SOCIAL PLANNING
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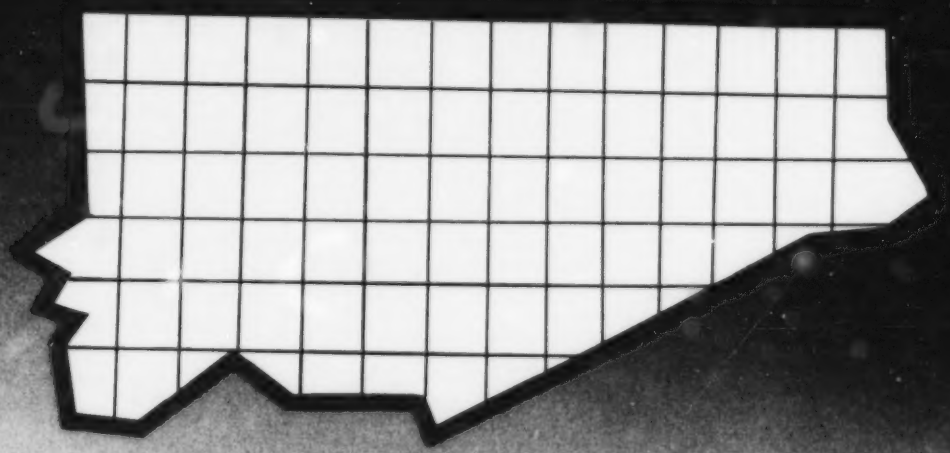
METROPOLITAN
TORONTO

A SOCIAL REPORT FOR METRO



1988

A SOCIAL REPORT

FOR METROPOLITAN TORONTO

NUMBER 2

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by

The Social Planning Council
of Metropolitan Toronto

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INTRODUCTION AND EXECUTIVE SUMMARY

A Social Report for Metro, 1988 is designed to profile social and economic trends in Metropolitan Toronto on such subjects as population, families and children, the elderly, poverty and income, employment and housing. This Social Report utilizes data from the 1986 Census, supplemented with data from additional and more up-to-date sources where appropriate.

It is divided into six chapters: a demographic profile of the Toronto region, families and children, mother tongue and ethnicity, housing, employment and income, and poverty.

The quality of Census data is well known. However it suffers from one major drawback; it is frequently not timely; it takes approximately two years after the Census date for even basic information to be tabulated and released. The Toronto region has experienced such rapid growth and change in recent years that conventional techniques for measuring and evaluating social change are rendered obsolete for some purposes.

The first major conclusion of this edition of A Social Report for Metro is that the Toronto Census Metropolitan Area has grown rapidly and accounts for an increasing fraction of the province's population. While Metropolitan Toronto's total population has stabilized, the fringe areas of the Toronto region have experienced, and continue to experience, tremendous growth. This fringe comprises one-third of the population of the entire Toronto Census Metropolitan Area.

The second major conclusion follows directly from the first; it is increasingly difficult, if not meaningless, to discuss social trends in Metropolitan Toronto in isolation from the surrounding region. Many of the trends identified by the Council in Metro's Suburbs in Transition are found in the fringe areas as well. The phenomenal growth in the fringe areas has resulted in strains on social services, as the regional and area municipalities outside of Metro struggle to

cope with the growth and attendant social stresses that faced Metro's suburban municipalities in the 1950's and 1960's.

The following conclusions are amongst the main findings of this Social Report:

Chapter 1 - Demographic Profile

* Metropolitan Toronto's share of Ontario's population peaked in 1971 and has declined since then. The CMA fringe has grown enormously to about 12 per cent of Ontario's population. The total CMA continues to grow relative to Ontario, and comprised over 36 per cent of the province's population in 1986;

* The population of Metropolitan Toronto is aging; there are fewer people under 25 years of age and more in older age groups. This trend is not likely to reverse in the future, as "baby boom" parents tend to move beyond Metro's borders when they start a family;

* Although the number of families with children increased, the total number of children at home (of all ages) declined, due to a decline in the average number of children per family;

* Younger, unmarried, adults (aged approximately 25 - 44) are moving downtown (City of Toronto), while their married counterparts are just as likely to move outwards to the CMA fringe to start their families; and

* The population of older adults, those within ten years of retirement, is growing faster in the suburban Metro municipalities than the inner municipalities.

Chapter 2 - Families and Children

* Within Metropolitan Toronto the majority of the increase in families was among families without children. In the CMA fringe the majority of the increase was among families with children;

* Within Metropolitan Toronto the three outer municipalities account for a continually increasing proportion of the families with children, but this growth is confined to Scarborough; all other municipalities in Metro experienced negative or near zero growth in the number of families with children;

* The school-aged population (ages 5 - 19) declined by 63,000, or 14 per cent in Metro between 1981 and 1986. At the same time it increased by 12 per cent in the CMA fringe area, placing increasing pressure on outlying school boards to supply adequate facilities;

* There is an increasing tendency for children over the age of 25 to remain at home, no doubt due to the housing situation in Toronto and the diminished labour market opportunities for young people; and

* Lone parent families make up almost one in four families in Metropolitan Toronto. Approximately 13 per cent of lone parent families headed by females were large families, with three or more children, down from 15 per cent in 1981.

Chapter 3 Mother Tongue and Ethnicity

* Recent immigrants were more likely to settle in the outer three municipalities than previous generations. In 1986, 58 per cent of recent immigrants resided in the outer three municipalities, up from 40 per cent in 1971;

* The sources of immigration to Canada have changed. In the post-war period Europe provided the majority of new immigrants; since then Asia has become the major source;

* The proportion of the Metropolitan Toronto population reporting a mother tongue other than English or French declined. It was 28 per cent in 1986, down from 31 per cent as recently as 1981. The language groups

which declined the most were Italian, Greek and Portuguese. Increases took place among those reporting Chinese (34 per cent increase) and Spanish (14 per cent increase) as a mother tongue;

* The population reporting a mother tongue other than the official languages is shifting away from the inner three municipalities and towards the post-war suburbs; and

* Approximately 18 per cent of the population of the Toronto CMA, or 465,000 people, belonged to a visible minority including 1986, including Black, Caribbean, West Indian; East and South East Asian; South Asian or Middle East; Aboriginal people; and Latin, Central or South America.

Chapter 4 - Housing

* There has been a marked decline in the affordability of the rental housing stock in Metropolitan Toronto. Between 1981 and 1987 the affordable rental stock declined by approximately 3,500 units;

* Bachelor units actually improved in terms of affordability, while all other size units declined;

* The rent-to-income ratio among tenant households has increased in the Toronto area. The proportion of tenant households paying in excess of 25 per cent of household income for rent increased from 38.9 per cent in 1981 to 43.3 per cent in 1986;

* Vacancy rates for rental units continue at near-zero levels across Metro. Those units which are vacant rent at levels far above the average. In October 1987 a vacant one bedroom unit rented for $850 per month compared with $472 the average for all units;

* Changes in the housing stock due to renovations, demolitions and changes in use or tenure resulted in 2,800 rental units being lost between 1985

and 1988 in the City of Toronto alone. However, the rate at which rental units are being lost has moderated since the 1979 - 1985 period. The loss which has occurred was counterbalanced by construction of 4,400 new units. However the new units would, without doubt, rent at much higher rates than the units they replaced;

* In terms of home ownership, the ongoing price boom has seriously undermined the accessibility of home ownership in Metropolitan Toronto. Between 1985 and 1988 prices increased by 113 per cent in Metro. The average price of a single home in the Toronto area in 1988 was almost $250,000, which would translate into monthly payments of 53 per cent of the median family income, assuming a 20 per cent down payment is made. In 1985 the cost of owning a single house required only 30 per cent of the median family income in Toronto; and

* Unlike previous booms, the current one extends nearly equally to all parts of Metro, as well as beyond Metro's borders.

Chapter 5 - Labour Force, Income and Employment

* The current economic expansion continues to be highly centralized in southern Ontario. One in seven members of the Canadian labour force is in the Toronto region. Unemployment in the Toronto region is far below the national average;

* Female labour force participation rates continue to increase, albeit at a slower pace than in the 1970's, while male particiaption rates have been stable;

* Among older males participation rates are declining dramatically, while they are increasing among younger males (aged 15 - 24);

* Participation rates among youth in general are up from 65 per cent in 1976 to 75 per cent in 1987;

* The proportion of the workforce which is employed part-time increased from 12 per cent in 1976 to 15 per cent in 1987. About 43 per cent of jobs created in the CMA between 1983 and 1986 were part-time. It is increased employment of part-timers within industries which accounts for most of the increase, rather than the shift towards industries which make relatively greater use of part-time labour;

* The service industries have provided most of the new jobs. Despite the economic recovery, manufacturing employed 20,000 fewer people in 1987 than in 1981. Weekly earnings for hourly paid employees ages in the service industry range from 44 to 57 per cent of those in manufacturing;

* Older workers are not benefitting from the recovery to the same extent as younger workers. Participation is dropping among older males; unemployment is higher; and their periods of unemployment are longer in duration. Their difficulties can be traced to economic restructuring, technological change and the nature and extent of retraining opportunities;

* Lone parents are another group which is disadvantaged in the labour market. The greatest barrier for most lone parents is the lack of affordable day care. Thus, participation rates, unemployment rates and the incidence of part-time work vary greatly according to the demands of child rearing;

* There are disturbing trends in income in Metropolitan Toronto. Between 1980 and 1985 average incomes among males aged 15 and over declined from $26,220 to $25,834 ($1985 constant); median income declined from $22,536 to $20,681. Among females average income increased from $14,467 to $15,415 and the median increased from $12,139 to $12,473. The contrast between males and females is due in large part to improved benefits for seniors, which accrue more frequently to women, and increased labour force participation amongst women;

* Among both males and females with income the average income increased from $20,415 to $20,595, while the median fell from $17,400 to $16,554, indicating an increasing polarization of the income distribution, with increasing numbers at the top and bottom and fewer people in the middle; and

* Among census families average income increased between 1980 and 1985, while median income declined.

Chapter 6 - Poverty in Metropolitan Toronto

* Despite the recovery, or rather, because of its uneven character, poverty continues at levels as high, or higher than in previous years;

* Between 1980 and 1985 the number of economic families below the Statistics Canada low-income line increased by 2.6 per cent. The incidence of low income among economic families was relatively constant in Metro at 13 per cent, but declined marginally for Ontario as a whole, from 11.4 to 11.0 per cent between 1980 and 1985;

* Within Metro, poverty among economic families went down in the City of Toronto and up in every other municipality. The distribution of economic families with low income has continued to shift towards the outer three suburbs and away from downtown. In 1970, 60 per cent of low income economic families lived in the inner three municipalities. By 1985 this fraction had fallen to about 43 per cent. Howver the proportion of low income families in the dowtown area still exceeds their proportion of the total population. In 1985, 36 per cent of all economic families lived in the inner three municipalities, compared with 43 per cent off all low income families;

* The number of low income unattached individuals increased by over 12 per cent in Metro between 1980 and 1985. In Ontario outside of Metropolitan Toronto the number increased by 3.8 per cent. The incidence of low

income among unattached individuals has remained relatively constant in Metropolitan Toronto at about 34 per cent, whereas it fell from 36 per cent to about 33 per cent between 1980 and 1985 for Ontario as a whole;

* Unlike families, poverty among unattached individuals remains concentrated in the inner three municipalities. About 60 per cent of Metro Toronto's low income individuals lived in the inner three municipalities in 1986, approximately proportional to the overall numbers of unattached individuals in the three municipalities;

* Poverty among the elderly continues at very high levels despite increases in statutory benefits to the elderly which, in the early 1980's, increased at a more rapid rate than inflation, and because recent new retirees are retiring with pension benifits which are better than their predecessors. Statutory benefits are now indexed only to the rate of inflation and hence should not result in decreases in measured poverty; however, the latter factor will continue to result in lower poverty among seniors;

* Poverty among lone parents, and especially lone parent families headed by females, continues at high levels due to the obstacles lone parents face in the labour market and the lower employment incomes females receive on average. Between 50 and 60 per cent of lone parent families headed by females fall below the income levels recommended by the Social Planning Council in its Guides for Family Budgeting; between 34 and 44 per cent of these families fall below the Statistics Canada low income cut-off; and

* Poverty among lone parent families headed by males is also high, although nowhere near the level among females. Between 25 and 38 per cent of lone parent families headed by males are below the income level suggested by the Guides for Family Budgeting. Between 15 and 22 per cent are below the Statistics Canada low income cut-off.

TABLE OF CONTENTS

Page No.

INTRODUCTION AND EXECUTIVE SUMMARY i

Chapter I - A DEMOGRAPHIC PROFILE OF METROPOLITAN TORONTO 1

1.1 Population 1
1.2 Geographic Shifts in Population 3
1.3 Young Adults in the City of Toronto 6
1.4 Movement to the CMA Fringe Among Adult Age Cohorts 8
1.5 Older Adults in Metropolitan Toronto 10
1.6 The Elderly Population in Metropolitan Toronto 11

Chapter II - FAMILIES AND CHILDREN IN METROPOLITAN TORONTO 15

2.1 Families 15
2.2 Families with Children 15
2.3 Family Size 17
2.4 Lone Parent Families in Metro Toronto 20
2.5 Lone Parent Families, Description 21

Chapter III - MOTHER TONGUE AND ETHNICITY 25

3.1 The Immigrant Population of Metropolitan Toronto 26
3.2 Ethnic Populations 27
3.3 Visible Minorities 28
3.4 Mother Tongues other than English or French 30
3.5 Changing Patterns Across Metro 32

Chapter IV - HOUSING IN METROPOLITAN TORONTO 35

4.1 Rental Housing Affordability 35
4.2 Rents and Tenant Incomes 42
4.3 Vacancy Rates 42
4.4 Changes in the Housing Stock 45
4.5 Home Ownership 47

Page No.

Chapter V - EMPLOYMENT AND INCOME IN METRO TORONTO 53

5.1 Labour Force Characteristics 53
5.2 Labour Force Participation Rates 54
5.3 Unemployment 56
5.4 The Growth of Part-Time Work 57
5.5 The Growth of Service Employment 60
5.6 Occupational Distribution of Employment 67
5.7 Older Workers in Toronto's Labour Market 68
5.8 Lone Parents 73
5.9 Incomes in Metropolitan Toronto 75

Chapter VI - POVERTY IN METROPOLITAN TORONTO 79

6.1 Families and Individuals in Poverty 79
6.2 Poverty and the Elderly 82
6.3 Lone Parents 85

TABLES

1: Population Shifts, 1981 - 1986 2
2: Population Shifts, 1951 - 1986 5
3: Young Adults in Metropolitan Toronto 7
4: Marital Status of 25 - 34 Year Old Age Group, 1986 8
5: Movement to the CMA Fringe Among Adult Cohorts, CMA Fringe 9
6: Gender and Age Composition of the Metro Population 10
7: The Older Adult Population in Metro 11
8: Elderly Population in Metro Toronto 13
9: Families in the Toronto Region 16
10: Families with Children in Metropolitan Toronto, 1986 17
11: Distribution of School-Aged Children (Aged 5 - 19) 18
12: Census Families by Number of Children 19
13: Lone Parent Families in Metro Toronto 20
14: Geographic Location of Recent Immigrants 27
15: Country of Birth - Immigrants to Ontario, 1986 28
16: Ethnic Origins - 1986 Census Data 29
17: Visible Minority Population, Toronto CMA, 1986 30
18: Non-Official Language Mother Tongue Population Distribution by Municipalilty (%) 33
19: Non-English/French Mother Tongue Population Shifts, 1981 - 1986 34
20: Affordable Rental Units, Number and Percentage of Total Units, 1981 - 1987 36

Page No.

TABLES (cont.)

21: Gross Rent as a Percentage of Household Income - Toronto Per Cent of Tenant Households 42
22: Vacancy Rates and Vacant Units, Metropolitan Toronto, October 1988 44
23: Changes in Housing Stock, by Ward, 1985 - 1988 (Units) 46
24: Average House Prices, Metropolitan Toronto, 1985 and 1988 49
25: Home Ownership Accessibility, Toronto Area, 1971 - 1987 51
26: Labour Force Characteristics: 1976, 1981, 1987 (thousands) 54
27: Participation Rates by Age and Gender, Toronto CMA 56
28: Unemployment Rates by Age and Gender, Toronto CMA 57
29: Incidence of Part-Time and "Involuntary" Part-Time Employment, Annual Averages: Ontario, 1975 - 1985 (in thousands) 59
30: Numbers Employed by Industry, Annual Averages, Toronto CMA, 1976 - 1987 (in thousands) 62
31: Service Employment: 1971 - 1986, Toronto CMA 63
32: Average Weekly Earnings by Industry, Ontario, 1983 - 1987 66
33: Duration of Unemployment by Age, Toronto CMA (in weeks) 69
34: Labour Force Statistics, Ontario, 1977 - 1985 74
35: Full and Part-Time Employment, by Family Characteristics, Ontario 75
36: Individual and Family Income, Metro toronto, 1980 and 1985 (1985 Constant Dollars) 76
37: Individuals with Income 77
38: Economic Families Below the Statistics Canada Low Income Line in Metropolitan Toronto, 1970, 1980 and 1985 80
39: Government Financial Assistance to the Elderly (rounded to the nearest dollar) 84
40: Amount and Composition of Welfare Benefits, 1987 85
41: Incidence of Low-Income Among Lone-Parent Families, Canada, 1979 - 1987 86
42: Comparison of S.P.C. Budget Guidelines, Low Income Lines and Incidence of Poverty, Toronto CMA, 1985 87

FIGURES

1: Lone Parent Families in Metro Toronto - Per Cent Living in Outer Three Suburbs 23
2: Toronto CMA Affordable Rental Units (Number) 37
3: Toronto CMA Affordable Units (Percentage) 39
4: Changes in Housing Stock, Units by Tenure, City of Toronto 48
5: Individual Employment Income, Ontario, 1980 and 1985 79
6: Benefits to the Elderly vs. C.P.I. 83
7: Incidence of Elderly Poverty in Canada, Unattached Individuals 65+ 84

Page No.

APPENDICES

APPENDIX 1: Toronto Census Metropolitan Area 91
APPENDIX 2: Toronto CMA Bachelor Units, Average Rent and Affordability, 1981 and 1989 (by Zone) 93
Toronto CMA One Bedroom Units, Average Rent and Affordability, 1981 and 1989 (by Zone) 94
Toronto CMA Two Bedroom Units, Average Rent and Affordability, 1981 and 1987 (by Zone) 95
Toronto CMA 3+ Bedroom Units, Average Rent and Affordability, 1981 and 1987 (by Zone) 96
APPENDIX 3: Toronto CMHC Zone Boundaries and Map 97
APPENDIX 4: City of Toronto - Ward Boundaries (pre-1988) and Map 99
APPENDIX 5: Toronto Real Estate Board - Real Estate District Boundaries 101

I DEMOGRAPHIC PROFILE OF METROPOLITAN TORONTO

The Toronto area is currently experiencing a burst of growth which is radically altering the face of Metropolitan Toronto, its families, its neighbourhoods and its economic structure. It is the intent of this chapter to explore some of these changes from the perspective of the demographic evidence of the massive changes currently under way.

1.1 Population

In the five year period from 1981 to 1986 the total population of Metropolitan Toronto grew by 2.6 per cent, over 55,000, to 2,192,720. The population of Ontario as a whole grew by 5.5 per cent. The population of the Toronto Census Metropolitan Area (CMA) outside of Metropolitan Toronto grew by an extraordinary 26.8 per cent, from a population of 861,552 to 1,092,780.

This growth, as is indicated below in Table 1, varied considerably across both age groups and municipalities. The population of Metropolitan Toronto is aging, and it experienced a net decline of 6.5 per cent in the number of children and youth, persons under 25 years of age. There were increases in the number of people aged 25 - 34 and 35 - 44 of 7.9 and 15.7 per cent, respectively, as the "baby boom generation" aged. The 45 -54 age group experienced a decline in numbers; those aged 55 - 64 increased by 9.9 per cent. There was also an increase of 11.5 per cent, or over 26,000 persons, in the number of people aged 65 years and older.

When growth (or decline) is viewed by municipality, the major area of growth between 1981 and 1986, as was the case of the previous five year period, was the City of Scarborough, which grew by 9.3 per cent. Growth was also recorded, albeit to a lesser extent, in the City of Toronto (2.2 per cent) and Etobicoke (1.4 per cent). The growth in Toronto's population represented a reversal of a trend of significant population declines that occurred following the 1971 Census, when the population of the City of Toronto peaked at approximately 713,000; by the 1976 Census the population had declined by almost 80,000, and by 1981 it had dropped by another 34,000 to 599,220 people.

The City of York experienced growth of 0.6 per cent, while East York showed a decline of 0.9 per cent. The City of North York was the only other municipality to register a decrease in population, amounting to 0.6 per cent.

Table 1

Population Shifts, 1981 - 1986

	Total	Toronto	York	East York	North York	Scar-borough	Etobi-coke
Total							
1981	2,137,395	599,220	134,615	101,975	559,515	443,355	298,710
1986	2,192,720	612,285	135,400	101,085	556,295	484,680	302,970
Per Cent Change	2.6	2.2	.6	-.9	-.6	9.3	1.4
0 - 14 Years							
1981	395,520	96,200	25,495	16,065	109,785	96,320	51,655
1986	370,085	89,135	23,170	15,050	95,765	97,745	49,220
Per Cent Change	-6.4	-7.3	-9.1	-6.3	-12.8	1.5	-4.7
15 - 24 Years							
1981	395,915	104,330	23,285	15,250	108,815	86,440	57,790
1986	369,775	99,270	21,595	13,680	99,965	85,085	50,180
Per Cent Change	-6.6	-4.8	-7.3	-10.3	-8.18	-1.6	-13.2
25 - 34 Years							
1981	382,590	126,045	24,865	19,640	98,925	74,660	46,445
1986	412,640	138,330	26,795	19,755	93,235	83,195	51,330
Per Cent Change	7.9	9.7	7.8	.6	2.5	11.4	10.5
35 - 44 Years							
1981	266,870	75,595	16,040	12,060	69,800	58,485	34,890
1986	308,645	92,680	18,155	14,455	73,145	71,100	39,105
Per Cent Change	15.7	22.6	13.2	19.9	4.8	21.6	12.1
45 - 54 Years							
1981	255,105	64,965	15,180	11,170	68,900	54,155	40,740
1986	242,775	61,270	13,835	10,280	65,365	55,560	36,465
Per Cent Change	-4.8	-5.7	-8.9	-8.0	-5.1	2.6	-10.5
55 - 64 Years							
1981	215,270	57,255	13,935	11,755	56,800	39,425	36,085
1986	236,635	58,335	14,460	11,300	63,665	49,255	39,615
Per Cent Change	9.9	1.9	3.8	-3.9	12.1	24.9	9.8
65+ Years							
1981	226,125	74,825	15,805	16,030	54,495	33,860	31,115
1986	252,160	73,265	17,395	16,560	65,155	42,725	37,060
Per Cent Change	11.5	-2.1	10.1	3.3	19.6	26.2	19.1

Source: Census of Canada, 1981, 1986.

Although East York and North York are similar to the extent that they registered slight declines in population, they are quite dissimilar in the structure of these changes. While both municipalities had net losses in the number of young people under 25 years of age, North York's population of children and youth declined at a faster rate. Both municipalities gained in the number of persons aged 25 - 44, almost eight per cent in East York and 3.5 per cent in North York.

Changes in the number of young people are the result of changes in the number of families with children, and the number of children in each family. The declines in the number of young people that have occurred are the result of the decrease in the average number of children (of all ages) per family from 1.9 in 1981 to 1.8 in 1986. While the number of families with children in Metro Toronto increased by 1.7 per cent between 1981 and 1986, the number of children decreased from 695,630 to 680,665, a drop of 2.2 per cent, continuing a trend towards fewer children per family which first became evident with the 1971 Census.

In the 55 - 64 age group East York differs not only from North York in registering a decline, but also from the rest of Metro. While this group increased by 9.9 per cent across Metro in the 1981 - 1986 period, it declined by 3.9 per cent in East York. Changes in this older adult group are markedly different when a comparison is drawn between the inner three municipalities (The City of Toronto, York and East York) and the outer three municipalities (North York, Etobicoke and Scarborough). Table 1 indicates that the inner three municipalities have experienced negative or only slight growth in this age group, whereas the outer three municipalities have experienced high positive increases in the number of older adults, as families which settled in the suburbs in their younger years continue to age. As a result, the outer three municipalities had almost 65 per cent of the older adult population in 1986, but only 61 per cent of the total population.

Similar patterns occurred in the case of growth in the number of persons aged 65 years and over. The three inner municipalities experienced significantly lower growth in this group than the outer three municipalities; 0.5 per cent for the inner three versus 21.3 per cent for the outer three.

1.2 Geographic Shifts in Population

To fully understand the population changes which are taking place in Metropolitan Toronto it is necessary to examine them in relation to changes in the entire Census Metropolitan Area and beyond. The area loosely known as the "Toronto

Area" can be divided up in several ways. The Municipality of Metropolitan Toronto is composed of six constituent area municipalities: the cities of Toronto, York, North York, Scarborough and Etobicoke, and the borough of East York. The geographically larger Toronto Census Metropolitan Area (CMA) is composed of Metropolitan Toronto and the outlying areas of the cities of Mississauga and Brampton, the towns of Oakville, Caledon, Vaughan, Richmond Hill, Aurora, Newmarket, East Gwillimbury, Whitchurch-Stouffville, Markham, Pickering and Ajax and the township of King in the Regional Municipalities of Durham, Peel and York. A municipality outside the urban core was included in the CMA if (a) at least 40 per cent of the employed labour force living in the municipality worked in the urban core, or (b) at least 25 per cent of the employed labour force working in the municipality lived in the urban core.

In this investigation, the area captured in the CMA is, for the purposes of comparability with the 1981 Census, based on the borders defined in that Census. However, as a result of analysis of data collected during the 1981 Census, the boundaries of the CMA in the 1986 Census, as well as the level of commuting necessary for inclusion, were redefined by Statistics Canada to correspond with changes in the relationship between Metropolitan Toronto and its peripheral areas. The level of commuting for a Census Sub-division (CSD) to be included within a CMA was raised from 40 to 50 per cent, and the criteria of at least 100 people has been added. Secondly, a number of new census sub-divisions were added to the Toronto Census Metropolitan Area in 1986, and are listed in Appendix A. The Toronto CMA (Census Metropolitan Area), based on 1986 borders now extends north to Orangeville and Georgina Island, east to Ajax, and west to Milton.

Table 2, which summarizes population trends in the Toronto region and the province since 1951, shows that until 1971 the share of Ontario's population accounted for by Metropolitan Toronto increased, peaking at 27.1 per cent. Since then it has declined to approximately 24 per cent, approximately the same proportion as in 1951.

As Metro Toronto has declined in its share of Ontario's population, the focus

of growth has shifted outwards, to the CMA "fringe," which has continued its rapid rate of growth, increasing by almost 700 per cent over the period 1951 - 1986. The result is that an ever increasing proportion of the Ontario population has been accounted for by the Toronto CMA since 1971. The "fringe's" share of the population of the Toronto CMA grew from 11 per cent in 1951 to 33 per cent in 1986.

Consequently, in recent decades the population of the Toronto CMA has increased, relative to the population of the province. Table 2 shows that over the period 1951 - 1986 the population of the Toronto CMA increased by over 150 per cent; the population of the province increased by 98 per cent in the same 35 years. In 1986 the Toronto CMA comprised over 36 per cent of the Ontario total, up from about 27 per cent in 1951.

Table 2

Population Shifts, 1951 - 1986

	Ontario	Toronto CMA	Metro Toronto	CMA Fringe
1951	4,597,542	1,256,005	1,117,470	138,535
Per Cent, Ontario	100.0%	27.3%	24.3%	3.0%
Per Cent, Toronto CMA		100.0%	89.0%	11.0%
1961	6,236,092	1,901,780	1,618,785	282,995
Per Cent, Ontario	100.0%	30.5%	26.0%	4.5%
Per Cent, Toronto CMA		100.0%	85.1%	14.9%
1971	7,703,106	2,602,100	2,089,730	512,370
Per Cent, Ontario	100.0%	33.8%	27.1%	6.7%
Per Cent, Toronto CMA		100.0%	80.3%	19.7%
1976	8,264,465	2,803,100	2,124,030	679,070
Per Cent, Ontario	100.0%	33.9%	25.7%	8.2%
Per Cent, Toronto CMA		100.0%	75.8%	24.2%
1981	8,625,105	2,998,950	2,137,395	861,555
Per Cent, Ontario	100.0%	34.7%	24.7%	10.0%
Per Cent, Toronto CMA		100.0%	71.3%	28.7%
1986	9,101,695	3,285,500	2,192,720	1,092,780
Per Cent, Ontario	100.0%	36.1%	24.1%	12.0%
Per Cent, Toronto CMA		100.0%	66.7%	33.3%
Per Cent Increase	98.0%	161.6%	96.2%	688.8%

Source: Census of Canada, 1986.
Social Planning Council of Metropolitan Toronto, Metropolitan Social Profile, Vol. 1, September 1984.

The expansion of the boundaries of the CMA and the changing criteria for definition of the CMA alert us to the massive growth and changes in southern Ontario. The expanded CMA defined above was made on the basis of analysis of data from the 1981 Census, prior to the immense growth of recent years. If the

old rules for inclusion in the CMA were maintained the CMA would no doubt currently extend much further. Based on the definitions adopted in the 1986 Census, the Toronto Primary Census Metropolitan Area had a population of 3,427,168; almost 38 per cent of the population of Ontario. The pace of change in the Toronto region now appears so rapid that techniques such as those employed by the Census are no longer adequate for an understanding of current circumstances.

The stabilization of growth in Metro, considerable growth in the fringe areas outside of Metro, and the long-term concentration of population in the Greater Toronto Area suggests that a changing set of relationships has emerged in the region and the province, altering the meaning and nature of the the core urban area and peripheral areas, and rendering old political boundaries increasingly meaningless. The implications of this growth for work, family life, communities and social structures are enormous and, in some instances, disturbing.

1.3 Young Adults in the City of Toronto

One of the trends revealed in Table 1 which differentiated the City of Toronto from the rest of Metro was that the age groups increasing most rapidly in the City of Toronto were the 25 - 34 and 35 - 44 year old groups. Between 1981 and 1986 persons aged 25 - 34 increased in number by 9.7 per cent and those aged 35 - 44 increased by 22.6 per cent in the City of Toronto, both well above the Metro Toronto averages of 7.9 and 15.7 per cent respectively. In all other municipalities the groups with the greatest increases were older.

In order to better understand the ways in which different groups change over time and respond to social conditions, social scientists use a tool known as **cohort analysis**, which defines a group on the basis of some shared characteristic(s) such as age or occupation, then follows it through time to describe changes in the group or in comparison to some other group. It is the cohort of young adults that is the subject of this section.

Table 3 further breaks down this group into those 20 - 24, 25 - 29, 30 - 34, 35 -

39 and 40 - 44 year olds. The percentage changes in the bottom half of the table show the change in the size of the five year age cohort by municipality for the 1981 and 1986 Census. In other words, those 20 -24 years of age in the 1981 Census would be aged 25 -29 by the 1986 Census.

Table 3 shows that the cohort aged 20 - 24 years in 1981 grew by 5.2 per cent as of 1986 in Metropolitan Toronto, and by 23 per cent in the City of Toronto. In addition York and East York both experienced growth of this cohort well above the average for Metro. Young adults are moving to the downtown core and, to a lesser extent, the other two inner municipalities.

Table 3

Young Adults in Metropolitan Toronto

Age Group/Year	Metro	Toronto	York	East York	North York	Scar-borough	Etobi-coke
20 - 24:							
1981	213,440	60,820	12,995	9,120	57,005	43,260	30,325
1986	219,440	62,990	13,070	8,030	57,840	47,580	29,325
25 - 29:							
1981	198,025	66,740	13,025	10,090	46,530	37,035	24,610
1986	224,585	74,835	14,730	10,585	52,570	43,935	27,930
30 - 34:							
1981	184,555	59,300	11,845	9,550	44,400	37,630	21,835
1986	188,055	63,495	12,060	9,170	40,670	39,260	23,400
35 - 39:							
1981	141,305	41,960	8,595	6,770	35,685	30,815	17,475
1986	173,270	53,690	10,350	8,240	40,050	39,340	21,590
40 - 44:							
1981	125,570	33,635	7,445	5,295	34,110	27,670	17,415
1986	135,375	38,985	7,800	6,215	33,100	31,375	17,515
Cohort Shifts:							
20 - 24 - 25 - 29 Shift	5.2%	23.0%	13.4%	16.1%	-7.8%	1.6%	-7.9%
25 - 29 - 30 - 34 Shift	-5.0%	-4.9%	-7.4%	-9.1%	-12.6%	6.0%	-4.9%
30 - 34 - 35 - 39 Shift	-6.1%	-9.5%	-12.6%	-13.7%	-9.8%	4.5%	-1.1%
35 - 39 - 40 - 44 Shift	-4.2%	-7.1%	-9.2%	-8.2%	-7.2%	1.8%	.2%

Source: Census of Canada, 1981, 1986.

Another feature of this group is their marital status, which differs remarkably across Metro. Available data do not show marital status for the 25 - 29 year old group; however, Table 4 shows that of the 25 - 34 year old age group, those who reside in the City of Toronto are far less likely to be married than in any

other municipality. Only 47 per cent of this group in the City of Toronto are married, compared with over 56 per cent for Metro as a whole and over 61 per cent for Metro outside of the City of Toronto. Young adults who are either moving downtown or remaining there have a greater tendency to be unmarried than their suburban counterparts.

Table 4

Marital Status of 25 - 34 Year Old Age Group, 1986

	Married %	Single %	Widowed, Separated or Divorced %
Metro	56.5	36.6	7.2
Toronto	47.0	45.7	7.3
York	60.0	33.3	6.7
East York	58.6	34.0	7.4
North York	58.6	34.4	7.0
Scarborough	66.2	26.7	7.1
Etobicoke	60.0	32.7	7.3
CMA Fringe	76.7	18.1	5.2

Source: Census of Canada, 1986.

1.4 Movement to the CMA Fringe Among Adult Age Cohorts

Table 3 also brought out movements of other groups which are of interest. For example, the group which moved from the 25 - 29 year old category in the 1981 Census to the 30 - 34 year old category in the 1986 Census declined by 5 per cent in Metro Toronto. The groups moving from 30 - 34 to 35 - 39 and 35 - 39 to 40 - 44 also declined, by 6.1 per cent and 4.2 per cent respectively.

While younger adults tend as often as not, especially if they're unmarried, to gravitate towards the centre of the Toronto CMA, those moving into middle age tend to migrate further out into the "fringe" area beyond Metro's boundaries. Table 5 replicates Table 3 for the CMA Fringe and shows that these age cohorts have increased dramatically in numbers over the period 1981 - 1986, and faster than the population in general. For example, those aged 25 - 29 in 1981 and thus 30 - 34 in 1986, increased by 36.7 per cent in the CMA Fringe. Those who aged from the 30 - 34 to the 35 - 39 group increased by 23.1 per cent, and those moving from 35 - 39 to 40 - 44 increased by 14 per cent in the CMA fringe.

These increases are the result of a combination of processes: migration from elsewhere in the CMA; and net in-migration from outside the CMA. Migration data from the 1986 Census indicate that 327,130 people aged 25 - 44, migrated to the Toronto CMA between 1981 and 1986. This includes those who migrated from elsewhere in the province (207,465), elsewhere in Canada (58,065) and from abroad (61,600).

Table 5 also reveals tremendous growth in the group in the CMA Fringe which moved from 20 - 24 to 25 - 29 years of age. Over the period 1981 - 1986 this group grew by 34.7 per cent, exceeding the growth for this age group in the City of Toronto. Just as members of this group in municipalities other than the City of Toronto are more likely to be married, Table 4 shows that members of this group living in the metropolitan fringe have an ever higher propensity to be married; 76.7 per cent were married in 1986.

Table 5

Movement to the CMA Fringe Among Adult Cohorts

	CMA Fringe
20 - 24:	
1981	73,360
1986	92,165
20 - 24 - 25 - 29:	
1981	73,820
1986	98,815
Change	34.7%
25 - 29 - 30 - 34:	
1981	85,860
1986	100,910
Change	36.7%
30 - 34 - 35 - 39:	
1981	73,215
1986	105,690
Change	23.1%
35 - 39 - 40 - 44:	
1981	58,110
1986	83,495
Change	14.0%

Source: Census of Canada, 1986.

The migration outward is no doubt due, in part, to the cost of home ownership in Metropolitan Toronto relative to the fringe areas. Data published by the Toronto Real Estate Board reveal that between 1980 and 1988 the average house price in the suburban fringe areas increased by 172 per cent, compared with 203 per cent for the housing market as a whole. In addition, the average house price in 1988 in the fringe area was $219,340 compared with $229,535 for the housing market as a whole.

1.5 Older Adults in Metropolitan Toronto

Canada's, and indeed Toronto's, population is aging. As the people who are part of the large group loosely known as the "baby boom" generation move into middle and older age groups, demands on the amount and nature of social service support mechanisms will change. Especially among those over age 75 when the need for support services increases significantly. It is therefore important to look into the future to track the population as it moves closer to and beyond the point of retirement. It is the group aged 55 - 64, who will retire within ten years, that are called 'older adults.'

Table 6

Gender and Age Composition of the Metro Population

	Total	Male	Female	Male (%)	Female (%)
Total Population	2,192,720	1,058,130	1,134,590	100.0	100.0
0 - 14 Years	370,085	190,075	180,010	18.0	15.9
15 - 24 Years	369,775	184,620	185,160	17.4	16.3
25 - 34 Years	412,620	202,170	210,475	19.1	18.6
35 - 44 Years	308,645	149,770	158,875	14.2	14.0
45 - 54 Years	242,775	118,045	124,730	11.2	11.0
55 - 64 Years	236,635	112,920	123,720	10.7	10.9
65+ Years	252,160	100,530	151,625	9.5	13.4

Source: Census of Canada, 1986.

Below we review where this group resides. The older adult group grew at very high rates in the outer three municipalities relative to the inner three municipalities in the 1981 - 1986 period. Aggregated together, the 55 - 64 year old group grew by 1.4 per cent in the inner three municipalities and by 15.3 per cent in the outer three municipalities.

According to the 1986 Census, while the three outer suburbs account for the majority of the population between the ages of 55 and 64, the City of Toronto still accounts for the second largest group of older adults of all the municipalities of Metropolitan Toronto.

The last column of Table 7 shows this group expressed as a percentage of the entire population of the municipality. Etobicoke has a significantly higher fraction of its population in this age category than the other municipalities.

Table 7

The Older Adult Population in Metro

	Older Adults (aged 55 - 64)	Per Cent	Population of Municipality	Older Adults as Per Cent of Population
Toronto	58,335	24.7	612,285	9.5
York	14,460	6.1	135,400	10.7
East York	11,300	4.8	101,085	11.2
North York	63,665	26.9	556,295	11.4
Scarborough	49,255	20.8	484,680	10.2
Etobicoke	39,615	16.7	302,970	13.1

Source: Census of Canada, 1986.

It is followed by North York and East York. Thus over the next ten to twenty years, if other things remain equal, Etobicoke should experience a greater fraction of its population moving into the ranks of senior citizens, with corresponding implications for the needs of seniors' services, such as homemaker's services and home nursing, as these cohorts age further.

Across Metro this group is over 52 per cent female to 48 per cent male. Among males 55 - 64, 82 per cent were married and 11 per cent widowed, divorced or separated; among females in the same age group, only 67 per cent were married and 26 per cent widowed, divorced or separated.

1.6 The Elderly Population in Metropolitan Toronto

The large and growing numbers of people currently in younger age cohorts who will become part of the elderly population guarantees that social policy issues involving the elderly will loom ever larger in coming decades. As the elderly have relatively high requirements with respect to income maintenance, health and personal care and housing, they will undoubtedly require a greater allocation of resources. And there will be a greater need for innovative approaches to societal care for the elderly.

According to the 1986 Census, the population of Metropolitan Toronto aged 65 years or more experienced tremendous growth of 11.5 per cent between 1981 and 1986, from 226,145 to 252,160. The total population of Metro grew by only 2.6 per cent over the same period.

The 1986 Census revealed that the elderly population in Metro Toronto was 60 per cent female and 40 per cent male due to the higher life expectancy among females. Despite declines in the 1980's, numerous studies have documented the continuing high incidence of poverty among older women. In 1979 the incidence of low income among elderly unattached females in Canada was 69 per cent, by 1987 it had declined to about 44 per cent, higher than for any other group with the exception of those unattached individuals under 24 years of age.

Distribution of the Elderly Population Across Metro

A pattern which is emerging among the elderly, as among older adults groups, is an increasing concentration outside the downtown core. While the City of Toronto still accounts for the single largest group of seniors, the growth of this group in the suburbs is shifting the geographic focus outwards.

The 1981 Census revealed that the distribution of seniors across Metro was as follows: Toronto, 33.1%; York, 7.0%; East York, 7.1%; Etobicoke, 13.7%; North York, 24.1%; and Scarborough, 15.0%. As Table 9 shows, by the time of the 1986 Census these proportions had shifted to: Toronto, 29.1%; York, 6.9%; East York, 6.6%; Etobicoke, 14.7%; North York, 25.8%; and Scarborough, 17.0%.

There are, however, distinctions which can be made among subcategories of the elderly population. Closer examination of the data in Table 9 show that as age increases, there is an increasing tendency to be located in the inner three municipalities of Toronto, East York and York. Of course the converse must be true in the outer three municipalities: as age increases there is less of a tendency to be located in these municipalities. This is, of course, consistent with the timing of settlement of the various municipalities. If the amount and type of social support mechanisms required varies significantly by age, then awareness of the patterns of current and emerging need are of great importance for the formulators of social policy.

Table 8

Elderly Population in Metro Toronto

Age Group/Gender		Metro Toronto	Per Cent	Toronto	East York	York	North York	Scar-borough	Etobi-coke
Total	65 - 69	82,850	32.9%	21,400	4,870	5,420	22,420	15,460	13,290
	70 - 74	68,075	27.0%	19,130	4,430	4,820	18,085	11,365	10,250
	75 - 79	48,810	19.4%	15,090	3,545	3,455	12,470	7,485	6,770
	80 - 84	29,990	11.9%	9,980	2,175	2,185	7,090	4,620	3,940
	85 - 89	15,065	6.0%	5,090	1,060	1,070	3,425	2,485	1,935
	90+	7,370	2.9%	2,575	485	445	1,665	1,325	875
	65+	252,160	100.0%	73,265	16,565	17,395	65,155	42,730	37,060
Female	65 - 69	45,625	55.1%	12,075	2,855	3,060	12,090	8,415	7,130
	70 - 74	39,240	57.6%	11,190	2,755	2,825	10,050	6,600	5,820
	75 - 79	30,145	61.8%	9,645	2,255	2,120	7,250	4,745	4,125
	80 - 84	20,010	66.7%	6,765	1,440	1,440	4,600	3,190	2,580
	85 - 89	10,915	72.5%	3,690	765	790	2,400	1,880	1,390
	90+	5,690	77.2%	1,975	380	325	1,260	1,050	695
	65+	151,625	60.1%	45,340	10,450	10,560	37,650	25,880	21,740
Male	65 - 69	37,225	44.9%	9,325	2,015	2,365	10,330	7,035	6,155
	70 - 74	28,840	42.4%	7,935	1,675	1,995	8,040	4,770	4,430
	75 - 79	18,665	38.2%	5,440	1,290	1,340	5,220	2,740	2,645
	80 - 84	9,975	33.3%	3,220	735	750	2,495	1,425	1,360
	85 - 89	4,145	27.5%	1,400	295	285	1,020	600	540
	90+	1,680	22.8%	605	105	115	400	275	185
	65+	100,530	39.9%	27,925	6,115	6,850	27,505	16,845	15,315
				PERCENTAGES					
Total	65 - 69	100.0%		25.8%	5.9%	6.5%	27.1%	18.6%	16.0%
	70 - 74	100.0		28.1	6.5	7.1	26.6	16.7	15.1
	75 - 79	100.0		30.9	7.3	7.1	25.5	15.3	13.9
	80 - 84	100.0		33.3	7.3	7.3	23.6	15.4	13.1
	85 - 89	100.0		33.8	7.0	7.1	22.7	16.5	12.8
	90+	100.0		34.9	6.6	6.0	22.6	18.0	11.9
	65+	100.0		29.1	6.6	6.9	25.8	16.9	14.7

Source: Census of Canada, 1986.

II FAMILIES AND CHILDREN IN METROPOLITAN TORONTO

As the first chapter hopefully made clear, Metropolitan Toronto is constantly changing, indeed at a pace which renders conventional techniques for measuring and evaluating social change somewhat inadequate. Among the trends which are more amenable to observation are the changes in family forms, which have been taking place over the longer term. This chapter of A Social Report for Metro will deal with some of these changes in Metropolitan Toronto and the Census Metropolitan fringe areas.

2.1 Families

While Metro experienced only modest growth of 2.9 per cent in the number of census families between 1981 and 1986, the CMA fringe experienced a much more rapid expansion of almost 29 per cent (see Table 9). Not only were there sharp differences in the extent of increase, but moreover, in the structure of these increases. Over 60 per cent of the increase in Metro was families without children, whereas in the CMA fringe area over 70 per cent of the increase was comprised of families with children.

2.2 Families with Children

In 1986 there were 372,385 families with children at home in Metropolitan Toronto. This represented an increase of about 6,385, or 1.7% from 1981. The decline of over six per cent in the number of families with children which had taken place in the inner three municipalities between 1976 and 1981, was reversed in the five years to 1986 when the number of families with children increased marginally to 124,495 due to growth in the City of Toronto. However, greater growth in the number of families with children in Scarborough meant that the inner three municipalities accounted for a continually declining fraction of such families in Metropolitan Toronto.

As Table 10 indicates, since 1981 every municipality in Metropolitan Toronto but one has either undergone a decline in the proportion of families with children or barely maintained their share of the Metro aggregate. In many municipalities

Table 9

Families in the Toronto Region

Municipality	1981	1986	Per Cent Change 1981 - 1986
Toronto			
Total Families	135,980	139,030	2.2
Families with Children	85,205	86,385	1.4
Families without Children	50,775	52,645	3.7
York			
Total Families	35,270	35,355	0.2
Families with Children	22,705	22,535	-0.7
Families without Children	12,565	12,820	2.0
East York			
Total Families	27,815	27,055	-2.7
Families with Children	15,765	15,575	-1.2
Families without Children	12,050	11,480	-4.7
North York			
Total Families	151,290	151,215	-0.0
Families with Children	103,235	100,545	-2.6
Families without Children	48,055	50,670	5.4
Scarborough			
Total Families	120,350	132,785	10.3
Families with Children	85,675	93,645	9.3
Families without Children	34,675	39,140	12.9
Etobicoke			
Total Families	83,425	84,905	1.8
Families with Children	53,415	53,700	0.5
Families without Children	30,010	31,205	4.0
Metropolitan Toronto			
Total Families	554,130	570,345	2.9
Families with Children	366,000	372,385	1.7
Families without Children	188,130	197,960	5.2
CMA Fringe			
Total Families	231,265	297,440	28.6
Families with Children	169,405	217,330	28.3
Families without Children	61,860	80,110	29.5

Source: Census of Canada, 1981, 1986.

this also meant a decline in the absolute number of families with children. Only the Cities of Toronto, Etobicoke and Scarborough had absolute increases in the number of such families, and only Scarborough experienced growth of substantial proportions, over nine per cent, in the number of families with children. North York experienced the largest decline, 2.6 per cent.

The tremendous growth in the number of families with children in the CMA fringe indicated in Table 9, as well as changing family forms, have enormous implications for housing, work and family life, and education. Families with two working parents are now the norm, making day care an urgent issue. For parents living in the CMA fringe area and commuting long distances to work in Toronto, the prospect of leaving their child in care for 12 or more hours per day is not a palatable one. Alternatively, if schools and day care at or near the place of work were

Table 10

Families with Children
Metropolitan Toronto - 1986

	1981		1986	
	Number	Per Cent	Number	Per Cent
Toronto	85,205	23.3%	86,385	23.2%
York	22,705	6.2	22,535	6.1
East York	15,765	4.3	15,575	4.2
North York	103,235	28.2	100,545	27.0
Scarborough	85,675	23.4	93,645	25.1
Etobicoke	53,415	14.6	53,700	14.4
Total	366,000	100.0	372,385	100.0

Source: Census of Canada, 1981, 1986.

available the prospect of raising a generation of "commuter children" is equally unpalatable.

In addition, the migration of families with children to the fringe areas has important implications for education planners. As the general population has shifted to the fringe areas, so naturally, has the school-aged (ages 5 - 19) population. While the school-aged population declined by almost 63,000, or 14 per cent in Metropolitan Toronto between 1981 and 1986, it increased by 12 per cent, or 28,000 in the fringe areas (see Table 11). That part of the CMA which lies within York Regional Municipality has undergone the most extensive growth, 29 per cent, while the number of children in Halton actually declined by 4 per cent.

Naturally, as the school-aged population declines, schools face declining enrollments; there were 75 fewer elementary schools in operation in Metropolitan Toronto in 1986 than in 1980. As this trend continues alternative uses for these facilities need to be found. Alternatives which are used by the City of Toronto Board of education include adult education, daycare and other community uses.

2.3 Family Size

The trend towards smaller families, which had been noted in the 1985 edition of A Social Report for Metro, continued in the 1981 - 1986 period. As Table 12 illustrates, from 1976 to 1986 the number of families with four or more children declined by over 45 per cent, and the number with three children decreased by over 13 per cent. About two-thirds of the decrease occurred in the 1976 to 1981 period, and one-third occurred from 1981 to 1986. During the same period the number of families with two children increased by 8.7 per cent, and the number with only one child increased by 14.1 per cent.

Table 11

Distribution of School-Aged Children (Aged 5 - 19)

Municipality	1981 Number	1981 Per Cent	1986 Number	1986 Per Cent	Per Cent Increase 1981 - 1986
Toronto	108,300	15.8	92,465	14.2	-14.6
York	27,215	4.0	23,090	3.6	-15.2
East York	16,165	2.4	14,300	2.2	-11.5
North York	127,875	18.7	105,440	16.2	-17.5
Scarborough	108,870	15.9	101,590	15.6	-6.7
Etobicoke	63,220	9.2	52,565	8.1	-16.9
Metro Toronto	451,645	66.1	389,450	60.0	-13.8
CMA Fringe	231,995	33.9	259,850	40.0	+12.0
Durham*	17,230	2.5	20,075	3.1	+16.5
Halton*	20,460	3.0	19,580	3.0	-4.3
Peel*	133,270	19.5	141,705	21.8	+6.3
York*	61,035	8.9	78,490	12.1	+28.6
Toronto CMA	683,640	100.0	649,300	100.0	-5.0

*Includes only those parts of the Regional Municipality which are in the CMA (1981 definition).

These changes are naturally reflected in the average number of children per family. In 1986 the average number of children per family in Metro Toronto was approximately 1.8, down slightly from 1.9 in 1981, as noted in the previous chapter.

Changes in family structure are not occurring at the same rate in the CMA fringe; large families of four or more children are not declining at the same rapid rate as in Metro, but the numbers of very large families declined there as well. Conversely, families with three children increased in number, by 39.5 per cent from 1976 to 1986, whereas they decreased in number in Metro.

These changes - declining family size, lone-parents, childless couples and increasing incidence of separation and divorce - have implications for the physical form of the environment and the manner in which families interact with it. Increasingly there will be less need for large houses with two and three bedrooms and large lots. And now that two-parent families where both parents are working are more often the norm, families may desire a smaller house and make greater use of commercial household services such as cleaning, restaurant meals and so forth.

Another trend which emerged in this period is that towards older children

remaining at home. Between 1981 and 1986 the number of children at home aged 25 or over increased by 53.4 per cent. Over the same period the number of children at home of all ages declined by 2.2 per cent.

Reduced employment opportunities and high housing costs may be two factors which are responsible for this trend. In 1981 the participation rate and unemployment rate of youth (aged 20 - 24) were approximately 85.1 per cent and 6.4 per cent respectively. However, through the recession of 1982 - 1984 these figures worsened considerably. At the trough of the recession in 1983, the participation rate and unemployment rate of those aged 20 - 24 were 82.6 per cent and 12.1 per cent respectively. In 1987, well into the recovery, employment had not regained the levels attained in 1981; the participation rate reached

A Social Report for Metro, 1988
Table 12

Census Families by Number of Children

	Metro Toronto	%	Central Metro	%	Outer Three	%	CMA Fringe
Census Families with Children							
1976	364,355	100.0	132,055	36.2	232,300	63.8	131.100
1981	365,995	100.0	123,765	33.8	242,230	66.2	169,405
1986	372,370	100.0	124,495	33.4	247.890	66.6	216,815
% Change							
1976 - 1981	.5%		-6.3%		4.3%		29.2%
1981 - 1986	1.7%		.6%		2.3%		28.0%
Four Children or more							
1976	33,055	100.0	12,940	39.1	20,115	60.9	13,290
1981	23,510	100.0	9,075	38.6	14,435	61.4	10,435
1986	18,125	100.0	6,660	36.7	11,465	63.3	9,480
% Change							
1976 - 1981	-28.9%		-29.9%		-28.2%		-21.5%
1981 - 1986	-22.9%		-26.6%		-20.6%		-
9.2%							
Three Children							
1976	61,310	100.0	20,135	32.8	41,175	67.2	25,100
1981	56,785	100.0	17,920	31.6	38,865	68.4	29,820
1986	53,225	100.0	16,865	31.7	36,355	68.3	35,015
% Change							
1976 - 1981	-7.4%		-11.0%		-5.6%		18.8%
1981 - 1986	-6.3%		-5.9%		-6.5%		17.4%
Two Children							
1976	130,080	100.0	43,540	33.5	86,540	66.5	52,095
1981	136,385	100.0	42,790	31.4	93,595	68.6	72,970
1986	141,400	100.0	43,940	31.1	97,465	68.9	96,755
% Change							
1976 - 1981	4.9%		-1.7%		8.2%		40.1%
1981 - 1986	3.7%		2.7%		4.1%		32.6%
One Child							
1976	139,910	100.0	55,455	39.6	84,455	60.4	40,615
1981	149,330	100.0	53,885	36.1	95,445	63.9	56,170
1986	159,640	100.0	57,040	35.7	102,600	64.3	75,565
% Change							
1976 - 1981	6.7%		-2.8%		13.0%		38.3%
1981 - 1986	6.9%		5.9%		7.5%		34.5%

Source: Census of Canada, 1976, 1981, 1986.

80.8 per cent, and unemployment was 6.2 per cent.

2.4 Lone Parent Families in Metro Toronto

One of the most striking changes in family structure in Metropolitan Toronto over the past decade has been the increasing incidence of lone-parenthood. As Table 13 (below) shows, in 1976 there were 60,780 lone parents in Metro. There were 84,820 in 1986, an increase of almost 40 per cent. At the same time the total number of families with children increased by only 2.2 per cent. By 1986 lone parent families comprised almost 23 per cent, or almost one in every four families with children in Metropolitan Toronto.

Table 13

Lone Parent Families in Metro Toronto

	Metro Toronto	Inner Three	Outer Three	Toronto	York	East York	North York	Scar-borough	Etobi-coke
Lone Parents									
1971	51,740	28,040	23,700	21,360	3,900	3,080	10,520	7,220	5,960
1976	60,780	25,565	34,585	18,290	3,930	3,345	15,370	11,180	8,035
1981	73,395	28,290	45,105	20,310	4,440	3,540	19,665	15,520	9,920
1986	84,820	32,170	52,640	23,040	5,175	3,955	22,015	19,260	11,365
Female Head (1986)	71,290	26,760	44,535	19,135	4,275	3,350	18,745	16,360	9,430
Incidence									
1971	100.0	54.2%	45.8%	40.7%	7.5%	6.0%	20.3%	14.0%	11.5%
1976	100.0	42.1	56.9	30.1	6.5	5.5	25.3	18.4	13.2
1981	100.0	38.5	61.5	27.7	6.1	4.8	26.8	21.2	13.5
1986	100.0	37.9	62.1	27.2	6.1	4.7	26.0	22.7	13.4
Per Cent Change									
1981 - 1986	15.6%	13.7%	16.7%	13.4%	16.6%	11.7%	12.0%	24.1%	14.6
1976 - 1986	39.6	25.8	52.2	26.0	32.0	18.2	43.2	72.3	41.4

Source: Census of Canada, 1986.

The realities of lone parenthood are in stark contrast to the traditional middle class nuclear family with its mother and father, two children, suburban neighborhood and bucolic lifestyle. Against this standard female-led families are often perceived as unstable and incomplete, as if not corresponding to the nuclear family form were in itself a problem. While such families are not "problem" families, it should be recognized that they do experience certain problems more frequently: discrimination on the part of landlords and employers; loneliness; social isolation; and a tendency towards the absence of adult male

models for boys in fatherless homes.

It should also be recognized that there are few situations of a one-parent family in which one of the parents is genuinely absent. Many cases involve two parents. However, one of the parents may not share a residence with the rest of the family, usually is not legally married to the other parent, and has only partial responsibility for the economic welfare of the other family members which he or she may or may not want to fulfill. The presence of and/or support from a second non-cohabitating parent can have considerable influence on the economic, social and emotional situation of a so-called lone-parent family. Unfortunately, little research has been done on the participation of absent parents in lone-parent families, or the dynamics of lone-parent families over time.

Lone parent families are slightly more concentrated in Metro than elsewhere in the province. In 1986 Metro Toronto accounted for 22.9 per cent of the families with children in Ontario and 29.2 per cent of lone parent families. This concentration may not have occurred entirely as a result of higher divorce and separation rates in large urban centres such as Toronto. The relative concentration of lone parents in Metro Toronto may reflect, in part, relocation of lone parent families after a separation or divorce, as explained below.

2.5 Lone-Parent Families, Description

Lone-parenthood has always been, and continues to be, an overwhelmingly female phenomenon, although this may have begun to show a marginal tendency towards change. In 1976 and 1981 about 85 per cent of lone parent families were headed by females. Since 1981 the proportion declined marginally to 84 per cent. As the concentration of lone parent families headed by females in a particular geographic area is determined in part by the greater propensity of women to relocate to a more prosperous area following separation or divorce, at this time it is difficult to determine whether more lone parent families are in fact being headed by men, or whether lone parent females were less mobile between 1981 and 1986.

Lone parents tend to have fewer children than traditional families; about 59 per cent of lone parent families have only one child compared with 38.1 per cent of husband-wife families. Forty-one per cent of lone parent families have more than one child, and this is of particular importance, as the incidence of poverty increases with the number of children.

The degree to which lone parent families are headed by females has further implications for the well-being of children in such families. In the labour market women have tended to be confined to a narrow range of occupations which, with all too few exceptions, pay considerably less than male occupations. Ontario's Green Paper on Pay Equity stated that about 60 per cent of female workers in Ontario were confined to 20 of 500 occupations, largely clerical, sales and services. As a result of occupational and industrial segregation, undervaluation of job skills and outright discrimination, women tend to earn on average about 63 per cent of men's earnings. The implications of this for the economic circumstances of lone parent families are explored below.

Another striking characteristic of the lone parent population in Metro is their continued trend towards residence in the outer three municipalities: Scarborough; North York; and Etobicoke. Figure 1 shows that in 1971 only about 46 per cent of lone parents lived in the outer three municipalities compared with about 60 per cent of all families with children. However, by 1986 this proportion had increased to 62 per cent, following a pattern established in earlier decades by husband-wife families. It can be speculated that this shift is due to the cost of downtown housing, as well as the reliance of low-income lone parent families on public housing, which tends more often to be located in the outer municipalities.

Certain subgroups of the lone parent population deserve special attention. In the Toronto CMA approximately 12.6 per cent of the 92,955 lone parent families headed by females are large families with three or more children. This represents a marked decline from the 1981 Census, when 15.2 per cent of such families had three or more children. Despite this decline such families are

still a significant category and are likely to experience higher than average need for social services and other community supports.

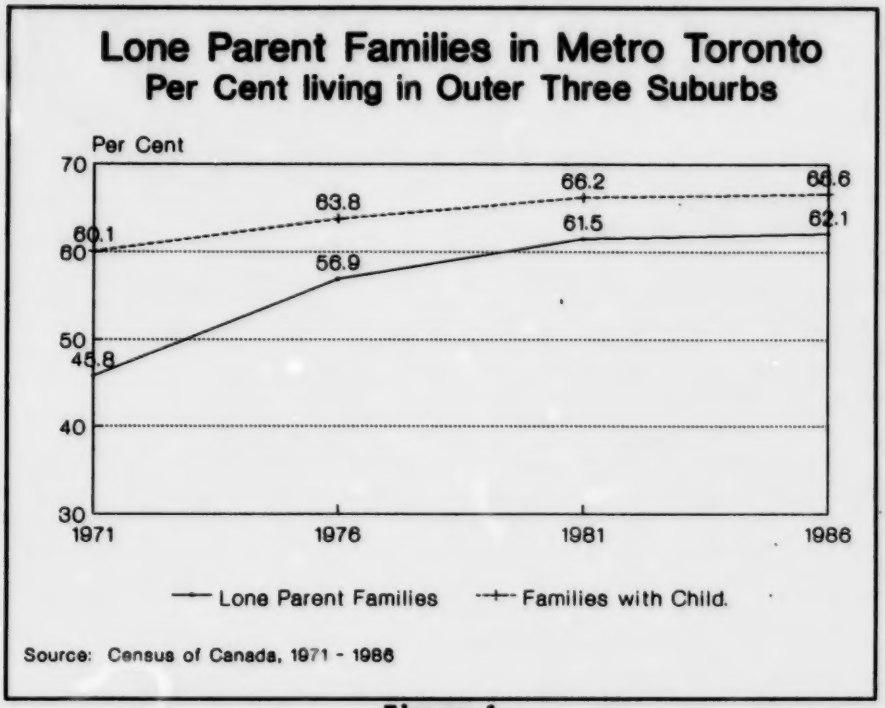

Figure 1

In addition, 16 per cent of lone parent females are between the ages of 15 and 24, or over age 65. These age groups tend to be more marginalized in the labour market than women as a whole. For example, the unemployment rate for women aged 15 - 24 was 9.8 per cent in 1987 compared 6.9 per cent among all women. In addition 38.6 per cent of 15 - 24 year old women and 50 per cent of women over 65 in the Ontario labour force work part-time, compared with 15.3 per cent of the entire labour force.

The degree of poverty among lone-parents, their need for expensive or non-existent day care, their marginal position in the labour force and their reliance on public housing have numerous implications for social policy.

III Mother Tongue and Ethnicity

Metropolitan Toronto has been a primary area of settlement for immigrants to Canada in the post-war period. In 1985, 50 per cent of all immigrants to Canada settled in Ontario; of these, almost 70 per cent settled in the Toronto region. In 1961 one out of every three Metropolitan Toronto residents was born outside of Canada. As of 1986, over 40 per cent of the Metropolitan Toronto population were immigrants, resulting in a cultural transformation of Metro Toronto and the emergence of diverse cultural communities and services.

The 1986 Census asked people to record the language first learned and still understood in order to identify **allophones**, those with mother tongues other than English or French. Respondents were further asked to identify one or more ethnic groups to which the respondent or their ancestors belonged. Ethnicity and mother tongue are important variables for social policy, as groups speaking non-official languages or from ethnic backgrounds other than the dominant groups have special needs for social services and supports. Although many can speak either English or French or both, many cannot. Since such groups often tend to locate in similar geographic areas these tendencies will have implications for the distribution of services for allophones across Metro Toronto.

Even those who can speak Canada's official languages may prefer services in their own language and/or sensitive to their own culture. In the 1987 publication, A Time For Action, the Social Planning Council published the results of a study on access to health and social services for members of diverse cultural and racial groups. The somewhat discouraging findings were that while agencies recognize that barriers, for example language and culture, exist, they experience difficulties in responding to and overcoming them. Mainstream agencies, it was found, resond less frequently and effectively to the multicultural realities of the social and health delivery systems than ethno-specific agencies. The onus of providing service to multicultural groups falls on smaller, often more poorly funded and under-staffed ethno-specific agencies.

For these reasons, studying the population of Metropolitan Toronto, which has a mother tongue other than English or French, or which is from a different cultural background, is critical for assessing current and future social service needs. It is the intention of this chapter of A Social Report for Metro, 1988 to examine some of the trends among immigrant and ethnic residents of Metropolitan Toronto.

3.1 The Immigrant Population of Metropolitan Toronto

In the 1980's immigration to Canada has dropped significantly from the levels obtained in the decades following the Second World War. In the 1970's immigration from abroad averaged about 145,000 people per year. As of 1986, immigration in the 1980's has averaged only about 108,000 people yearly, though it has grown in the late 1980's. Metropolitan Toronto has remained the leading destination for new immigrants to Canada. But beyond this observation, there are significant differences in the settlement patterns among various ethnic groups and between generations of immigrants.

Previous generations of immigrants tended to locate in the central area of Toronto and live in older, less expensive housing. This offered the advantage of location in a geographically concentrated area, facilitating community networks, and often permitting the benefits of home ownership at lower cost. However, beginning in the 1970's there were major shifts in the settlement patterns of new immigrants. The 1971 and 1986 Censuses indicated that a large shift took place away from the inner three municipalities (The City of Toronto, York and East York) and towards the outer three (Scarborough, North York and Etobicoke). In 1971 almost half of recent immigrants, those who had immigrated between 1964 and 1971, resided in the City of Toronto; over 60 per cent lived in the inner three municipalities. In 1986 almost 58 per cent resided in the outer three municipalities, and only about a third of recent immigrants - those who immigrated between 1978 and 1986, resided in the City of Toronto.

A number of factors have caused these shifts. Housing prices increased disproportionately in central city areas after 1975. Inexpensive housing became

Table 14

Geographic Location of Recent Immigrants

	1971 Census %	1986 Census %
Toronto	48.6	32.6
York	9.1	6.1
East York	4.6	3.8
North York	20.5	28.9
Scarborough	9.9	19.2
Etobicoke	7.3	9.5

Source: Census of Canada, 1971, 1986.

more common in the suburbs due to the development of financially accessible forms of housing: public and private apartment developments; and row housing for example. There may also have been a preference among recent immigrants to live in the suburbs and enjoy the amenities of suburban life immediately upon arrival. The movement of previous generations of immigrants to the suburbs may also have facilitated the creation of support networks and community services for recent immigrants which previously existed only in the downtown core.

The outward shift extends beyond Metro's borders, as it does for the population in general. Approximately 30 per cent of the CMA fringe area population was born outside of Canada, and approximately 16 per cent of these, or over 50,000 people, immigrated to Canada between 1978 and 1986.

Along with the general drop in immigration levels noted above, the sources of immigration to Canada have changed significantly since the immediate post-war period. At that time the majority of new immigrants to Canada came from Europe. In recent years Asia has become the principal source with Europe following. For example, in 1986 Asia provided 37 per cent of immigration, while Europe provided only 26 per cent. The numbers of immigrants from various parts of the world for the year 1986 are listed in Table 15. Other regions of the world from which large numbers of new Canadians came included North and Central America (about half from the United States) and the Caribbean (about half from Jamaica).

3.2 Ethnic Populations

The 1986 Census asked respondents to identify one or more ethnic or cultural groups to which they or their ancestors belonged. Because different ethnic groups tend to cluster together, with varying needs for social support mechanisms, it is of interest to identify where various groups live. The Italian

Table 15

Country of Birth - Immigrants to Ontario 1986

Source	Number	Per Cent
Europe	12,69	25.6%
Africa	2,374	4.8
Asia	18,522	37.3
Australasia	161	0.3
North and Central America	5,486	11.1
Caribbean - Antilles	5,609	11.3
South America	4,577	9.2
Oceania	204	0.4

Source: Employment and Immigration Canada, Immigration Statistics, 1986.

community is concentrated in the Cities of Toronto, York and Etobicoke, and the Portuguese community is heavily concentrated in the City of Toronto, where 70 per cent of that population lives, and of York, where about 10 per cent live. Data regarding seven ethnic groups is contained in Table 16. Although many ethnic groups other than those listed are of great significance, at the time of this publication only limited information on major ethnic populations was available; hence a more complete analysis was not possible. In addition, the way the ethnicity question was asked in the 1986 Census makes it impossible to make comparisons with the 1981 Census.

If in addition, one examines the concentration of various ethnic groups from the perspective of each municipality, relative to the general population it is possible to locate other municipalities where specific ethnic groups form a significant fraction of the population. For example, part (c) of Table 16 shows that East York has a relatively higher proportion of its population claiming a British or French background than other ethnic backgrounds. Similarly, Etobicoke has relatively higher concentrations of Dutch and German residents.

3.3 Visible Minorities

Visible minorities have, in the past few decades increased considerably in numbers and become an integral part of the multi-cultural fabric of Metropolitan Toronto. As we saw above, Asia has replaced Europe as the major source of immigrants to Ontario and to Metropolitan Toronto. Just as Torontonians are still addressing the ways and means of assuring full rights of citizenship to newer Canadians, the Census has yet to find a way and means of of fully documenting numbers of non-white persons. Colour transcends both ethnicity and language. Blacks whose ancestors came to Canada in the mid-1800's are just as

Table 16

Ethnic Origins - 1986 Census Data

	Metro-politan Toronto	Toronto	East York	York	North York	Scar-borough	Etobicoke
Single Origins	1,618,020	436,980	107,400	107,400	432,175	349,150	219,430
British	550,525	139,075	29,000	29,000	113,935	151,025	84,775
French	39,640	12,575	2,175	2,175	8,175	9,720	4,945
Italian	203,370	35,085	24,685	24,685	85,760	21,580	32,240
German	41,830	10,820	7,790	1,790	8,980	11,310	7,120
Dutch	13,665	3,815	625	625	3,085	3,205	2,400
Chinese	105,770	40,480	2,105	2,105	23,505	30,120	4,580
Portuguese	72,245	50,305	7,530	7,530	4,650	4,860	4,170
Other	590,980	144,820	39,490	39,490	184,075	17,320	79,200
Multiple Origins	555,870	168,605	26,970	26,970	120,190	131,125	81,695
	Column Per Cent	Column Per Cent	Column Per Cent	Column Per Cent	Column Per Cent	Column Per Cent	Column Per Cent
Single Origins	74.4	72.2	72.8	79.9	78.2	72.7	72.9
British	25.3	23.0	32.7	21.6	20.6	31.4	28.2
French	1.8	2.1	2.0	1.6	1.5	2.0	1.6
Italian	9.4	5.8	4.0	18.4	15.5	4.5	10.7
German	1.9	1.8	1.8	1.3	1.6	2.4	2.4
Dutch	0.6	0.6	0.5	0.5	0.6	0.7	0.8
Chinese	4.9	6.7	5.0	1.6	4.3	6.3	1.5
Portuguese	3.3	8.3	0.7	5.6	0.8	1.0	1.4
Other	27.2	23.9	26.0	29.4	33.3	24.4	26.3
Multiple Origins	25.6	27.8	27.2	20.1	21.8	27.3	27.1
	Row Per Cent	Row Per Cent	Row Per Cent	Row Per Cent	Row Per Cent	Row Per Cent	Row Per Cent
Single Origins	100.0	27.0	4.5	6.6	26.7	21.6	13.6
British	100.0	25.3	5.9	5.3	20.7	27.4	15.4
French	100.0	31.7	5.1	5.5	20.6	24.5	12.5
Italian	100.0	17.3	2.0	12.1	42.2	10.6	15.9
German	100.0	25.9	4.3	4.3	21.5	27.0	17.0
Dutch	100.0	27.9	3.9	4.6	22.6	23.5	17.6
Chinese	100.0	38.3	4.7	2.0	22.2	28.5	4.3
Portuguese	100.0	69.6	1.0	10.4	6.4	6.7	5.8
Other	100.0	24.5	4.4	6.7	31.1	19.9	13.4
Multiple Origins	100.0	30.3	4.9	4.9	21.6	23.6	14.7

Source: Census of Canada, 1986.

Canadian as Whites although their skin may be brown or black. The Chinese who built the western railway are just as Canadian as White Canadians although their skin continues to have a copper hue. That discrimination against visible minorities continues to exist is the main reason for documenting the numbers of visible minorities in the Greater Toronto Area. Table 17 uses Census data on ethnicity as an imperfect proxy for these numbers.

The size of the population in the Toronto CMA reporting Black, Caribbean or West Indian ethnic origin was 168,360 in 1986. The number reporting East or South East Asian ethnic origin totalled 235,775. Those with a South Asian or Middle Eastern ethnic origin totalled 157,605. The number of Aboriginal people was 34,090. The total number reporting Latin, Central or South American origins was 13,045. Altogether, these groups represented nearly 18 per cent of the population of the Toronto CMA in 1986.

Table 17

Visible Minority Population
Toronto CMA, 1986

	Single Origins	Multiple Origins	Total	Per Cent
Black, Caribbean or West Indian	118,540	49,820	168,360	5.0
East and South East Asian	205,950	29,825	235,775	6.9
South Asian and Middle Eastern	127,115	30,490	157,605	4.6
Aboriginal	5,810	28,280	34,090	1.0
Latin, Central and South American	8,270	4,775	13,045	0.4
Total	465,685	143,190	608,875	17.9
Total Population, CMA			3,399,680	100.0

Source: Census of Canada, 1986.

3.4 Mother Tongues other than English or French

According to the 1981 Census, 30.8% of the population of Metropolitan Toronto, approximately 658,000 people, had a mother tongue other than English or French. This represented an increase of approximately 42,000 since 1976.

In 1986 the proportion of the Metro Toronto population which reported a mother tongue other than English or French had declined from 30.8% in 1981 to 27.9%. The total number of allophones declined 7.2%, from 658,145 to 610,810. The groups which declined the most were Italians, who declined by 37,365, Greeks, whose numbers fell by 6,010, and Portuguese, who declined by 4,625. The language groups which declined the most relative to their 1981 population were, Italian (21.2%), Greeks (13.1%), and Portuguese (7.3%).

Since the 1981 Census there have been marked changes in both the numbers and distribution of populations with a mother tongue other than English or French. According to the 1986 Census the most common languages in Metropolitan Toronto were Italian (mother tongue for 6.3% of the population), Chinese (3.7%), Portuguese (2.7%), Greek (1.8%), German (1.5%), Polish (1.3%), Spanish (1.1%), and Ukrainian (1.0%).

Offsetting these declines to a small extent were increases in the numbers of other language groups. The number of people in Metro Toronto reporting Chinese as a mother tongue increased by 20,560, or 34.1%. Those claiming Spanish as a mother tongue increased by 3,015, or 13.9%.

There are a number of reasons for these shifts. Immigration has declined and shifted away from countries with a non-English or French mother tongue towards countries where English is often an official language, if not the language of everyday use. The exceptions are again Chinese immigrants and Spanish-speaking immigrants from Central and South America. Furthermore, previous generations of immigrants mostly from Europe are aging. Their children, who may have learned another language at home, are less likely to claim a mother tongue other than English or French.

Immigration statistics also show that language ability varies with the period of immigration. Among those who immigrated to the Toronto area before 1946, 72 per cent were English-speaking. Among those who immigrated in the post-war period, approximately 35 per cent were English-speaking. This proportion did

not increase again until 1966 - 68 when English was spoken by almost 44 per cent of those immigrating. This rose to almost 50 per cent in the period 1969 - 71. More recent statistics for Ontario indicate that the proportion of new immigrants speaking English has ranged from 50 per cent (1980) to 61 per cent (1982).

The number of people immigrating to Canada began a downward trend in the late 1970's, and then dropped dramatically in 1983, in conjunction with the recession in Canada. In the first half of the 1970's immigration to Canada averaged 158,568 per year. This dropped to 130,127 a year in the second half of the decade and 114,069 over the period 1980 - 1984. The statistics for 1985, show that immigration amounted to just over 84,000. Statistics for the period of the late 1980's indicate that immigration is once again increasing.

In addition, many people with non-English mother tongue may be relocating to the fringe area of the Census Metropolitan Area. Statistics from the last Census indicate a tremendous rate of growth in the number of people in these areas reporting a non-official language as a mother tongue. The groups which have experienced particularly high rates of growth include those with Chinese, Italian or Spanish as a mother tongue. This results from a combination of families relocating to the CMA fringe and newer immigrants locating there initially. Table 19, below, details the growth of these groups in the CMA fringe.

3.5 Changing Patterns Across Metro

Another remarkable feature of the non-English/French mother tongue populations is the shift among municipalities which has taken place since the 1981 Census. In particular there has been a significant shift of foreign mother tongue populations, in proportionate terms, towards the three outer suburbs; Etobicoke, North York and Scarborough.

In terms of actual numbers however, both the inner three and outer three municipalities have experienced decreases in the population reporting a non-English/French mother tongue. The shift which has occurred results from the inner three municipalities having experienced a much larger decline, 37,225,

than the outer municipalities, where the decline amounted to 10,095. In fact, only one municipality, Scarborough, experienced a net increase in the number of residents with a mother tongue other than English or French. The net number increased 8,885 between the 1981 and 1986 Censuses and was due largely to the increase of Chinese-speaking residents.

There are a number of possible reasons for these shifts. As was argued previously, the children of non-English/French speaking immigrants are more likely to report English as a mother tongue than their parents. This alone would account for a decline in persons reporting non-English/French mother tongues but in addition, these later generations are also more likely to relocate to the suburbs. Thus the central core would retain only the aging first generation immigrants reporting non-English mother tongues. Moreover, as new waves of immigrants, whether or not they have the ability to use Canada's official languages, arrive in the Toronto area, they are increasingly able or

Table 18

Non-Official Language Mother Tongue Population Distribution by Municipality (%)

Non-English/ French	Metro Toronto	Central Metro	Sub-Urban	Toronto	York	East York	Etobi-coke	North York	Scar-borough
	1981	100.0	45.4	54.6	32.9	8.4	4.1	12.7	28.3	13.7
	1986	100.0	42.8	57.2	31.2	7.7	3.9	12.8	28.3	16.2
Italian										
	1981	100.0	37.3	62.7	20.8	14.5	2.1	13.2	40.6	8.9
	1986	100.0	32.9	67.2	18.0	12.9	2.0	14.5	42.8	9.9
Portuguese										
	1981	100.0	85.8	14.2	78.0	6.9	0.9	4.9	5.1	4.2
	1986	100.0	84.4	15.6	73.2	10.4	0.8	5.6	5.6	4.4
Chinese										
	1981	100.0	53.9	46.1	45.7	2.3	5.8	4.9	21.1	20.2
	1986	100.0	48.7	51.3	41.5	2.2	5.0	3.7	21.0	26.7
Greek										
	1981	100.0	51.9	48.1	30.9	6.7	14.3	5.1	20.1	22.9
	1986	100.0	46.8	53.2	25.9	6.8	14.1	5.1	21.9	26.2
German										
	1981	n/a	n/a	n/a	n/a	n/a	n/	n/a	n/a	n/a
	1986	100.0	34.1	66.0	25.1	5.1	3.9	17.1	24.5	24.4
Spanish										
	1981	100.0	43.8	56.2	31.5	10.5	1.8	10.9	37.6	7.6
	1986	100.0	41.1	58.9	28.8	10.5	1.8	12.0	37.8	9.2

Source: Census of Canada, 1981, 1986.

compelled to locate in the suburbs or fringe areas because of housing costs and established networks and services for new immigrants, unlike previous generations of immigrants.

Table 19

Non-English/French Mother Tongue Population Shifts
1981 - 1986

	Metro Toronto	Central Metro	Suburban Metro	CMA Fringe
Non-English/				
1981	658,145	298,515	359,630	158,415
1986	610,820	261,290	349,535	192,140
Per Cent Change, 1981 - 1986	-7.19%	-12.47%	-2.81%	21.29%
Italian				
1981	176,450	65,870	110,580	43,470
1986	139,085	45,685	93,405	52,465
Per Cent Change, 1981 - 1986	-21.18%	-30.64%	-15.53%	20.69%
Portuguese				
1981	63,290	54,300	8,990	15,585
1986	58,665	49,530	9,140	18,000
Per Cent Change, 1981 - 1986	7.31%	8.78%	1.67%	15.50%
Chinese				
1981	60,290	32,470	27,820	7,620
1986	80,850	39,345	41,500	13,110
Per Cent Change, 1981 - 1986	34.10%	21.17%	49.17%	72.05%
Greek				
1981	46,155	23,935	22,220	4,150
1986	40,145	18,800	21,345	3,725
Per Cent Change, 1981 - 1986	-13.02%	-21.45%	-3.94%	-10.24%
Spanish				
1981	21,680	9,500	12,180	3,760
1986	24,695	10,150	14,550	4,505
Per Cent Change, 1981 - 1986	13.91%	6.84%	19.46%	19.81%

Source: Census of Canada, 1981, 1986.

Table 18 shows the shifts in the relative distribution of the non-English/French mother tongue populations for 1981 and 1986 among the municipalities, and the distribution of several groups across Metro. It illustrates the shift towards the outer three municipalities, but also that the largest fraction, 31.2%, still reside in the City of Toronto. Toronto and North York together account for almost 60 per cent of the non-English/French mother tongue populations.

IV Housing in Metropolitan Toronto

This edition of A Social Report for Metro would be seriously deficient without addressing the housing issue. According to a survey of key informants carried out recently by the Council, housing is currently perhaps the foremost social problem in Metropolitan Toronto. The objective of this chapter is to explore developments in Toronto's housing market such as the decline in rental housing affordability, dramatic declines in ownership affordability, and changes in the housing stock.

4.1 Rental Housing Affordability

Since 1981 there has been a marked deterioration in the affordability of private rental housing in Toronto, both proportionately and absolutely. For the purposes of this study, the share of rental housing which could be considered "affordable" was calculated by adjusting average rents for the Toronto CMA in 1981 by the increase in the Consumer Price Index for various years up to 1987[1]. Units renting at or below this adjusted average were deemed to be part of the affordable rental housing stock.

Table 20, and Figures 2 and 3 which accompany it, show that the number of affordable units in Metropolitan Toronto declined dramatically from 91,835 in 1981 to approximately 80,266 in 1986, then increased to 88,343 in 1987, for a net loss of approximately 3,500 units.[2] Moreover, the proportion of total units which could be considered affordable - shown in Figure 3 - moved in similar ways. Declines were most severe in North York, which lost over 25 per cent of its affordable units, and Scarborough, which lost about 17 per cent. The other municipalities actually showed net gains in the number of affordable units; unfortunately, these gains were not sufficient to offset the losses in other municipalities. The fringe areas of the CMA also experienced a decline in affordable units, losing over 14 per cent of the affordable rental units.

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[1] As of the publication of this document detailed 1988 rent data was not available from CMHC.

[2] Data are from CMHC's annual rent survey and are only for buildings of six units and over.

Table 20

Affordable Rental Units, Number and Percentage of Total Units, 1981 - 1987

	Bachelor Units		1 Bedroom Units		2 Bedroom Units		3+ Bedroom Units		Total Units	
	Number	%	Number	%	Number	%	Number	%	Number	%
Toronto										
April 1981	4,664	50.8	11,056	48.1	3,342	35.2	256	27.3	19,318	45.3
April 1985	5,333	40.7	9,939	34.7	3,133	24.0	304	20.1	18,709	33.2
April 1986	5,131	42.1	11,141	36.5	2,800	21.0	223	16.3	19,295	33.6
October 1987	8,021	61.7	12,181	39.8	3,623	27.7	168	11.0	23,993	41.2
York										
April 1981	713	71.2	3,225	65.6	1,899	58.1	310	59.8	6,147	63.4
April 1985	610	70.3	2,874	64.6	1,823	59.5	343	67.5	5,650	63.6
April 1986	562	71.3	2,679	59.1	1,892	58.9	337	66.2	5,470	60.5
October 1987	883	81.8	4,119	69.3	2,523	65.0	388	71.1	7,863	69.1
East York										
April 1981	606	68.3	4,179	56.7	2,873	60.6	362	39.4	8,020	57.6
April 1985	503	59.0	4,566	62.5	2,482	53.4	299	32.6	7,850	57.2
April 1986	431	54.5	4,593	63.8	2,571	55.2	518	54.5	8,113	59.7
October 1987	540	67.9	4,413	60.1	2,554	55.0	602	59.7	8,109	58.8
North York										
April 1981	467	64.3	10,478	62.0	14,304	65.2	4,015	62.7	29,264	63.6
April 1985	274	41.7	8,005	47.9	11,034	50.0	3,209	52.3	22,522	49.4
April 1986	334	46.2	7,400	43.6	11,415	50.3	3,044	46.8	22,193	47.3
October 1987	303	67.3	8,098	53.5	10,574	49.9	2,456	41.2	21,431	50.2
Scarborough										
April 1981	296	67.0	6,101	65.2	8,542	65.3	1,685	64.2	16,624	65.2
April 1985	205	56.9	4,554	48.7	6,849	50.8	1,360	47.3	12,968	49.7
April 1986	185	43.8	4,855	49.3	6,674	49.1	1,293	44.7	13,007	48.6
October 1987	304	60.8	5,148	51.0	7,067	51.9	1,216	47.4	13,735	51.3
Etobicoke										
April 1981	522	79.9	4,211	58.4	6,153	54.0	1,577	40.9	12,463	53.9
April 1985	511	82.4	4,084	58.5	5,379	49.0	1,487	42.8	11,461	52.0
April 1986	527	84.8	4,427	61.2	5,999	49.6	1,236	31.1	12,189	50.9
October 1987	573	88.1	4,679	67.2	6,441	55.6	1,495	38.6	13,188	57.2
Metro Toronto										
April 1981	7,268	56.3	39,250	57.1	37,113	58.1	8,204	53.8	91,835	57.1
April 1985	7,436	45.1	34,022	46.3	30,700	45.6	7,002	45.4	79,160	45.9
April 1986	7,169	46.1	35,095	46.0	31,351	45.0	6,651	41.1	80,266	45.2
October 1987	10,586	64.5	38,643	50.8	32,781	48.2	6,333	40.9	88,343	50.2
CMA Fringe										
April 1981	731	83.3	7,783	71.2	10,746	65.9	2,222	66.8	21,482	68.3
April 1985	805	82.2	7,732	50.8	10,170	43.3	1,804	37.7	20,511	46.1
April 1986	776	77.9	7,203	46.3	9,902	41.1	1,490	30.1	19,371	42.5
October 1987	729	73.9	6,624	47.1	9,607	44.6	1,447	31.3	18,407	44.7
Toronto CMA										
April 1981	7,999	58.1	47,033	59.0	47,859	59.7	10,426	56.1	113,317	58.9
April 1985	8,241	47.2	41,754	47.1	40,870	45.0	8,806	43.6	99,671	45.9
April 1986	7,945	48.1	42,298	46.1	41,253	44.0	8,141	38.5	99,637	44.6
October 1987	11,315	65.0	45,267	50.2	42,388	47.4	7,780	38.7	106,750	49.1

Source: Canada Mortgage and Housing Corporation, Rental Market Survey, April 1981, 1985, 1986, October 1987.

Note: Includes apartment buildings of 6+ units only.

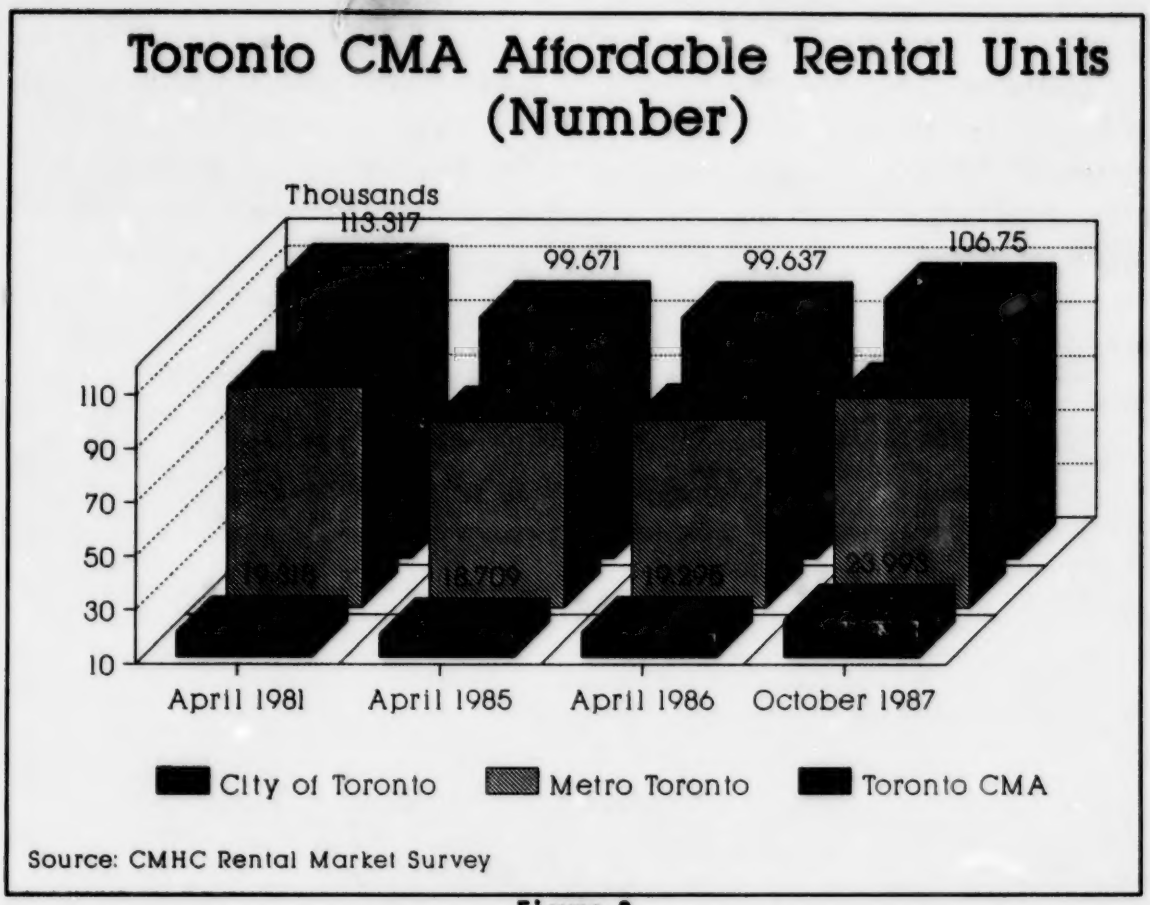

Figure 2

This erosion in the supply of affordable housing units is of course with respect to actual numbers of units and not necessarily the demand for affordable rental housing. These data likely understate the decline in affordable rental housing relative to the demand and need for it. The total population in the Toronto CMA, as was detailed above, grew by nearly 10 per cent per annum from 1981 to 1986. The region has increased in population even more rapidly since 1986. As will be shown below, the incidence of poverty in Metro from 1981 to 1986, likely resulting in a disproportionate increase in the need for affordable housing.

The erosion of affordability which has taken place in the aggregate between 1981 and 1987 has a number of possible explanations. As new units, and units which

have been renovated and put back on the market, are added to the stock of rental housing the price of the aggregate stock will rise faster than the price of the old stock. The new units tend to have rents which are substantially higher than the rent for older units. While providing an explanation for the decline in the proportion of affordable units, this does not explain the decline in the absolute number of affordable units, which may be related to changes in the stock of affordable housing which the provincial Rental Housing Protection Act is designed to protect.

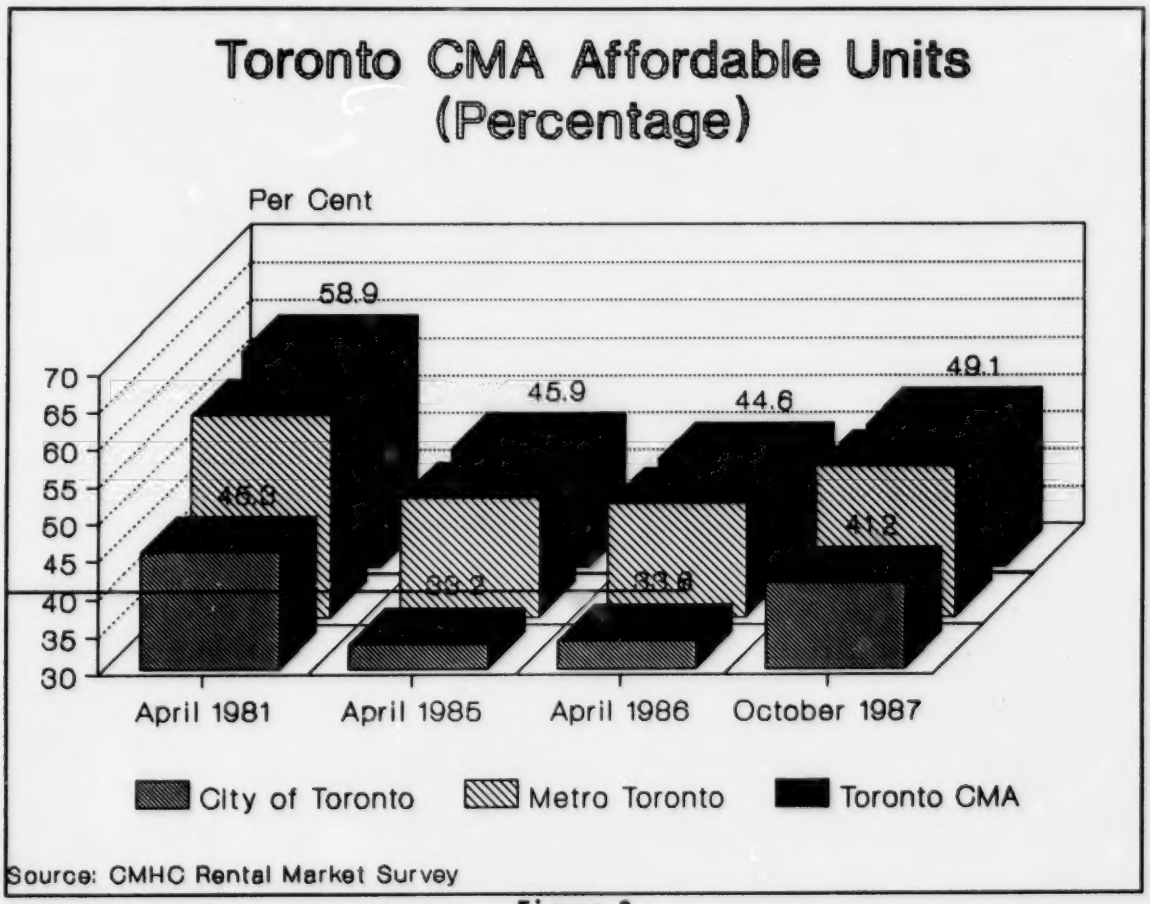

Figure 3

Across Metropolitan Toronto overall affordability of bachelor apartments actually improved from 56.3 per cent in 1981 to 64.5 per cent in 1987. One bedroom units deteriorated in affordability from 57.1 per cent to 50.8 per cent. Similarly, affordability of two bedroom units fell from 58.1 per cent to 48.2 per cent and finally, affordability of rental units with three or more bedrooms fell from 53.8 per cent to 40.9 per cent.

The erosion in rental apartment affordability was not distributed evenly across Metropolitan Toronto. Appendix 2 lists average rents and the proportion of the rental housing stock which was affordable in 1981 and 1987, by zone in the Toronto CMA. In the City of Toronto affordability was most seriously eroded in zones 2 and 4. In the City of Etobicoke zone 6 (south of Bloor St.) experienced extensive declines in affordability. Overall affordability declined from 65 to 51 per cent in the City of Scarborough, and particularly in the northern section of the municipality and the south east part. In North York the areas where such erosion was concentrated included the area west of Yonge Street and south of Hwy. 401. A description of these zone borders can be found in Appendix 3; they are obtained from the rental market survey carried out twice yearly by the Canada Mortgage and Housing Corporation.

Both the City of York and the Borough of East York either improved in terms of affordability or experienced smaller declines than other municipalities. In 1981 63 per cent of the rental housing stock in the City of York could be considered affordable. By 1987 this had increased to 69 per cent. Over the same period affordability in East York also improved slightly from 58 to 59 per cent.

Among bachelor-sized rental units affordability increased from 56 to 65 per cent across Metropolitan Toronto from 1981 to in 1987. Exceptions to this trend included zone 2 in the City of Toronto, where affordability declined from 93 per cent in 1981 to 81 per cent in 1987; zone 6 in Etobicoke, where affordability declined from 95 to 89 per cent; and zone 11 in North York, which declined was from 83 per cent affordable in 1985 to 59 per cent in 1987.

In contrast to the general trend among bachelor units, one bedroom units have deteriorated in terms of affordability since 1981. Among the areas which were more acutely affected were, again, zones 2 and 4 in the City of Toronto, where affordability declined from 70 to 59 per cent and from 69 to 46 per cent, respectively. In the City of Scarborough affordability declined overall from 65 per cent to 51 per cent, and particularly severely in the south-eastern part of the city south of Hwy. 401. In North York overall affordability declined from 62 per cent to 54 per cent. Affordability fell particularly severely in the section of the city which is east of Yonge Street and north of Hwy. 401, which fell from 59 per cent affordable as recently as 1985 to 48 per cent in 1987, and to a limited extent in the southern section of zone 11, where affordability declined from 62 per cent to 58 per cent from 1985 to 1988.

The City of York and the Borough of East York both underwent moderate improvements in affordability of on e bedroom apartments over the time period. In York, affordability went from 66 per cent to around 69 per cent while in East York it rose from 57 per cent to 60 per cent.

Two bedroom apartments also became relatively less affordable over the 1981-1987 period, declining from 58.1 per cent to 48.2 per cent affordable across Metro. In the City of Toronto affordability declined from 35.2 to 27.7 per cent. Again, decreases were especially dramatic in zones 2 and 4, where affordability declined from 50.9 to 31.0 per cent and 55.0 to 39.2 per cent, respectively. Although the City of Etobicoke experienced a modest overall increase in affordability (from 54 to 56 per cent overall), Etobicoke, south of Bloor Street experienced a drop in affordability from about 92 per cent to 80 per cent. In Scarborough, the area north of Hwy. 401 had very low overall affordability in 1987, at 20.2 per cent. North York experienced an overall decline in affordability from 65 per cent to 50 per cent from 1981 to 1987. Declines were particularly severe in the area east of Yonge Street, where affordability declined from 62 per cent affordable in 1981 to 42 per cent, on average, in 1987.

Rental units with three or more units also became less affordable over the 1981

to 1987 period. Again, declines were particularly severe in the City of Toronto where affordability fell from 27 per cent to 11 per cent. Zones 2 and 4 were again especially hard hit, falling from 100 and 44.8 per cent respectively, to 22.4 and 7.8 per cent affordable. As well, zone 3 (Toronto North) declined from 28 per cent affordable in 1981 to 15 per cent by 1987. In the City of Etobicoke zone 6 was again a major factor in declining affordability in the municipality, falling from 92 per cent affordable in 1981 to 81 per cent in 1987. Scarborough, north of Hwy. 401 again, had a very low rate of affordability at 15 per cent and most of North York, with the exception of the area south of Hwy. 401 and west of Yonge Street, underwent significant declines in affordability since 1981.

4.2 Rents and Tenant Incomes

Another method of examining the affordability issue is to examine the rent-to-income ratio among tenant households. The conventional rule is that to remain within the acceptable range, gross rent as a percentage of household income should not exceed 25 per cent. Unfortunately, as Table 21 shows, in the Toronto CMA the proportion of tenant households paying more than 25 per cent of household income on rent increased from 38.9 per cent in 1980, to 43.3 per cent in 1985. The proportion paying more than 30 per cent increased 28.3 per cent to 30.6 per cent. The proportion paying more than 40 per cent increased from 17.8 per cent to 19.2 per cent. Correspondingly, the proportion of tenant households within the acceptable range declined from 61.1 per cent to 56.7 per cent from 1980 to 1985.

Table 21

GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME - TORONTO
Per Cent of Tenant Households

	1980		1985	
	Number	Per Cent	Number	Per Cent
<15%	101,370	22.6	106,790	21.6
15 - 19%	92,165	20.6	93,505	18.9
20 - 24%	80,110	17.9	80,250	16.2
25 - 29%	47,545	10.6	62,920	12.7
30 - 39%	47,050	10.5	56,495	11.4
40 - 49%	22,555	5.0	28,475	5.8
50%	57,170	12.8	66,570	13.4
Total	447,955	100.0	495,005	100.0

Source: Census of Canada, 1981 and 1986.

4.3 Vacancy Rates

The crisis in rental apartment affordability has intensified as a result of the near zero vacancy rates which have prevailed in Metro Toronto for some time. Table 22 shows the vacancy rates and the actual number of vacant apartments by zone prevailing across Metropolitan Toronto in October 1988, for private units in buildings of six or more units as well as apartments in buildings with 3 - 5 units and private row housing.

Overall in October 1988 there were approximately 461 vacant units in Metropolitan Toronto in the private apartment universe of approximately 250,000 units, which translates into a vacancy rate of approximately 1 out of every 543 units, or slightly less than 0.2 per cent. There were only 15 vacancies in public housing at the time of the survey, which translates into a vacancy rate of nil.

No zone in Metropolitan Toronto had a vacancy rate which could be said to be significantly above this level. Even zone 4 in the west end of the City of Toronto had a vacancy rate of only 0.9 per cent, which was the highest in the entire Metropolitan area and still far below a level, such as 3 per cent, which would indicate slack in the rental market.

Those few apartments which are vacant tend to rent at rates far in excess of the market average. For example, in October 1988 the average bachelor apartment in the Toronto CMA rented for $409, but vacant bachelor units rented for an average of $482 dollars. Similarly, the average rent for a one bedroom apartment was $493 versus $751 for a vacant unit; two bedroom units averaged $596 versus $1,053 for a vacant apartment; and three bedroom units averaged $738 versus $1,082 for vacant units.

Low vacancy rates persist in the Toronto area as a result of three factors: the continuing strong economy; the demographic composition of Toronto; and few completions of private rental projects or buildings.

The economy of the Toronto area continues to expand, with an unemployment rate

Table 22

VACANCY RATES AND VACANT UNITS
METROPOLITAN TORONTO
October 1988

Vacancy Rates

Zone	Bachelor	One Bedroom	Two Bedroom	Three Bedrooms	3 - 5 Units	Private Row	Private Total
1 Central	0.1%	0.1%	0.2%	0.4%	1.7%	*	0.3%
2 East	0.2	0.0	0.0	0.0	2.1	7.1	0.4
3 North	0.1	0.2	0.1	0.1	1.4	0.0	0.2
4 West	0.5	0.7	1.0	1.4	2.3	5.4	0.9
Toronto	0.2	0.3	0.3	0.5	2.4	4.7	0.4
5 North	0.0	0.0	0.0	0.0	1.5	0.0	0.1
6 South	1.0	0.1	0.0	0.0	0.0	0.0	0.1
Etobicoke	0.9	0.0	0.0	0.1	0.2	0.0	0.1
7 Scarborough	0.2	0.1	0.1	0.1	0.0	0.1	0.1
8 York	0.2	0.1	0.0	0.0	0.0	0.0	0.1
9 East York	0.0	0.0	0.0	0.0	1.9	0.0	0.0
10 East	0.1	0.1	0.0	0.1	0.0	0.0	0.0
11 West	0.1	0.0	0.1	0.0	0.6	0.0	0.1
North York	0.1	0.0	0.1	0.1	0.5	0.0	0.1
Metropolitan Toronto	0.2%	0.1%	0.1%	0.1%	1.5%	0.2%	0.2%

Vacant Units

Zone							
1 Central	6	16	10	2	46	2	82
2 East	2	0	0	0	21	1	24
3 North	5	24	5	1	24	0	60
4 West	27	69	41	8	44	9	197
Toronto	40	109	56	11	135	12	2363
5 North	0	3	5	3	2	0	13
6 South	8	1	0	0	0	0	10
Etobicoke	8	4	5	3	2	0	23
7 Scarborough	1	8	10	2	0	1	23
8 York	3	6	0	0	0	0	10
9 East York	0	2	0	0	4	0	6
10 East	0	8	6	4	0	0	18
11 West	1	2	10	1	4	0	18
North York	1	10	16	5	4	0	36
Metropolitan Toronto	53	139	87	21	145	13	461

Source: Canada Mortgage and Housing Corporation, Rental Market Survey, October 1988.

* Sample size too small or not available

of only 3.2 per cent in October 1988. The continuing strong economy naturally attracts migrants from elsewhere in the province, Canada and abroad. Migration to the Toronto area amounted to 675,765 people between 1981 and 1986; 62 per cent from elsewhere in Ontario, 16 per cent from other provinces in Canada, and 21 per cent from outside Canada. This, in combination with the other factors, provides intense pressure on the rental housing market.

In terms of demography, Metropolitan Toronto has large populations of people who are traditionally renters: the elderly; the young; and families without children. In 1986 almost 12 per cent of the population of Metropolitan Toronto was aged 65 years or over and, as was explored in an earlier chapter, this proportion is expected to grow in the future. Another 20 per cent of the population was aged 20 to 29 years. Lastly, 35 per cent of all families in 1986 had no children living at home.

The decline in building activity has also been a major contributor to the tight vacancy situation in Toronto. In the period September 1987 to February 1988 only 801 private rental and 869 assisted rental units were built in the Toronto CMA. As recently as 1984 4,937 private and 3,904 assisted rental units were built. This excludes newly built condominiums which are purchased by private investors and subsequently rented, which would increase the actual number of private rental units in fact coming on the market, by as much as 2,000 units in 1987 (assumes that 50% of new condos are rented). The lack of new building is due largely to the cost of building relative to the cash flow generated by market rents.

4.4 Changes in the Housing Stock

Of course, new construction is not the only way in which the housing stock evolves. Over time properties are demolished, built and rebuilt or converted to other uses, and these changes also contribute to pressures in the housing market. Planners at the City of Toronto Planning and Development Department interested in monitoring these changes developed a system, utilizing provincial assessment data, for monitoring changes in the use of the housing stock in the City of Toronto. Although there are criticisms of the quality of these data,

there is no doubt that the Housing Occupancy Analysis System (HOAS) substantially increases the ability to monitor changes in the housing stock. Unfortunately, comparable information is not available for the other five municipalities in Metropolitan Toronto. Analysis of changes in the use of the stock of housing in the City of Toronto between 1985 and 1988 in Table 23 yields significant insights into the ways in which the housing stock in Toronto is changing.

In the 1979 - 1985 period over 8,200 rental units were lost, while nearly 14,000 tenant occupied units were added by new construction. While the average number of rental units lost declined in the 1985 - 1988 period, net gains were also below the earlier period due to a low rate of construction of new rental units.

Over the period 1981 - 1985 just over 2,300 dwelling units were lost in properties designated as "Owner-Tenant" occupancy, that is, properties in which the owner resides and rents one or more self contained apartments. These 2,300 units included approximately 1,300 tenant occupied units. This loss took place strictly in the "remaining" housing stock, which consists of properties which existed both at the beginning and the end of the period under consideration. As Table 23 shows, 80 per cent of these losses took place in Wards 1, 2, 3 and 4 (based of pre - 1988 ward boundaries, a description of which can be found in Appendix 4), which constitutes the western part of the city. In addition to this there was a net loss of over 700 units in tenant-occupied properties due to changes to the existing stock, mostly in Wards 9, 10 and 11. Another 800 units were lost through demolition, with Wards 6 and 10 accounting for over 50 per cent of the total. In total therefore, approximately 2,800 rental units were lost over the period in the City of Toronto. Actual erosion in the number of apartments may be greater than indicated by the HOAS. A report released in March of 1989 by the City of Toronto Department of Planning and Development indicated that large numbers of accesory apartments previously thought to be available may in fact have been removed from the market.

Table 23

Changes in Housing Stock, by Ward, 1985 - 1988 (Units)

Ward	Type of Occupancy: Owner	Owner/Tenant	Tenant	Vacant	Total
1. Remaining	127	-460	-77	164	-246
Losses	-6	-11	-12	-6	-35
Gains	24	14	477	13	528
Net Change	145	-457	388	171	247
2. Remaining	213	-536	82	95	-146
Losses	-1	0	-46	-70	-117
Gains	28	11	27	8	74
Net Change	240	-525	63	33	-189
3. Remaining	-3	-334	80	186	-71
Losses	-11	-20	-19	-4	-54
Gains	88	12	12	11	123
Net Change	74	-342	73	193	-2
4. Remaining	204	-512	-8	139	-177
Losses	-13	0	-19	-17	-49
Gains	24	207	804	5	1,040
Net Change	215	-305	777	127	814
5. Remaining	438	-243	-110	-93	-8
Losses	-5	0	-83	-30	-118
Gains	211	0	509	64	784
Net Change	644	-243	316	-59	658
6. Remaining	608	-154	806	-298	962
Losses	-4	-6	-248	-61	-319
Gains	915	84	1,696	528	3,223
Net Change	1,519	-76	2,254	169	3,866
7. Remaining	283	124	-257	-9	141
Losses	-12	0	-49	-46	-107
Gains	375	6	117	20	518
Net Change	646	130	-189	-35	552
8. Remaining	248	-249	-117	155	37
Losses	-7	0	-33	-9	-49
Gains	29	0	267	13	309
Net Change	270	-249	117	159	297
9. Remaining	268	-242	-303	286	9
Losses	-8	-4	-46	-15	-73
Gains	118	10	51	17	196
Net Change	378	-236	-298	288	132
10. Remaining	187	-3	-273	79	-10
Losses	-23	-2	-188	-27	-240
Gains	273	2	128	39	442
Net Change	437	-3	-333	91	192
11. Remaining	136	270	-540	127	-7
Losses	-35	-2	-61	-15	-113
Gains	162	6	297	27	492
Net Change	263	274	-304	139	372
TOTAL					
Remaining	2,709	-2,339	-717	831	484
Losses	-125	-45	-804	-300	-1,274
Gains	2,247	352	4,385	745	7,729
Net Change	4,831	-2,032	2,864	1,276	6,939

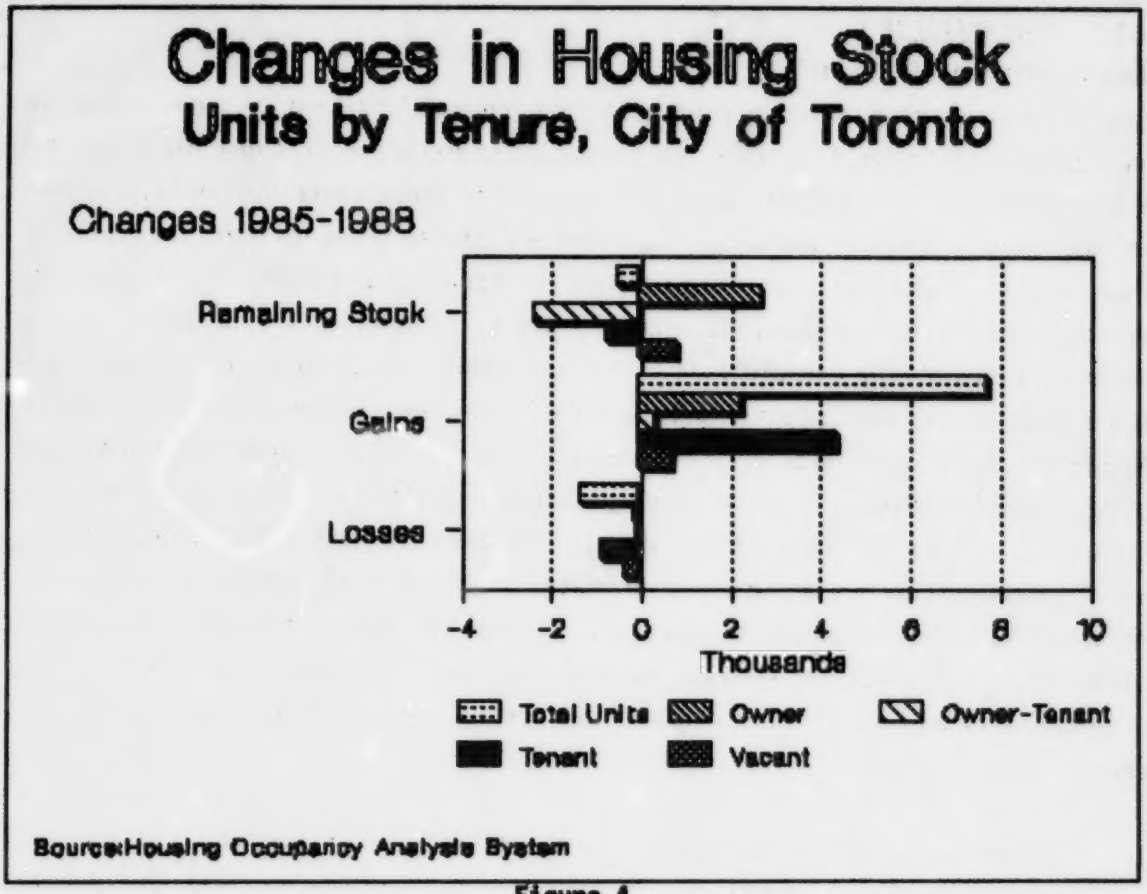

Figure 4

To some extent these losses were counterbalanced by gains due to new construction, which provided slightly less than 4,400 new tenant-occupied units. Wards 4, 5 and 6 accounted for approximately 69 per cent of this total. However, the increase in the total number of units was reduced to about 1,500 due to demolitions and changes to the existing housing stock. Furthermore it is likely that the new units created rented at considerably higher rates than the units which were lost.

4.5 HOME OWNERSHIP

Home Ownership Affordability

The Toronto area is currently experiencing one of the most intense booms in housing prices in its history. The causes of this, economic expansion, coupled with migration to the Toronto area, are similar to those contributing to pressure in the rental housing market. In Table 24 the average prices and rate of increase, by real estate district is reported for 1985 and 1988. The boundaries of these districts are described in Appendix 5. Toronto has experienced price booms previously, for example 1974 - 1976 and 1980 - 1981, but what distinguishes the current boom, which began in late 1985, from previous ones is the pervasive nature of price increases. The boom of 1981 was heavily concentrated in inner-city neighbourhoods, with many suburban areas registering increases no greater than or less than the rate of inflation. The boom of 1985 - 1988 has resulted in a general increase across all of Metro. Of 38 real estate districts in Toronto, 30 had average price increases of over 100 per cent since 1985; in no district in Metro has the average rate of increase been less than 80 per cent. Over the same period of time consumer prices in Toronto increased by 16.3 per cent.

In 1976 many parts of the downtown area contained ownership housing within the means of moderate income families. At that time average house prices in the City of Toronto were 20 per cent below those in the suburban municipalities. In 1988, average housing prices in the central area were 60 per cent higher than in the eastern or western districts of Toronto, due largely to the last round of price increases in 1980 - 1981.

Table 25 shows the historical relationship between the average prices of single homes and condominium apartments, as well as the applicable mortgage principal and interest payments, and median family incomes. In the period 1981 - 1985, following the last round of price increases, the market slowed down due to the high prevailing interest rates and the sluggish recovery from the recession. By 1985, mortgage payments as a percentage of median family income had declined to levels prevailing before the recession. As interest rates had also declined

Table 24

Average House Prices, by District
Metropolitan Toronto, 1985 and 1988

District	1985 Sales No.	Average Price $	1988 Sales No.	Average Price $	Per Cent Increase 1985 - 1988 %
E-1	1,349	84,717	1,055	200,139	136.2
E-2	966	101,892	871	226,990	122.8
E-3	1,867	84,806	1,532	189,161	123.1
E-4	783	93,352	791	205,594	120.2
E-5	2,789	99,487	2,745	220,076	121.2
E-6	790	92,754	637	203,212	119.1
E-7	488	88,938	379	182,932	105.7
E-8	1,216	95,874	1,182	200,664	109.3
E-9	729	97,717	761	197,059	101.7
E-10	423	120,923	630	249,917	106.7
E-11	1,760	93,931	2,649	196,115	108.8
E-12	435	83,418	456	168,936	102.5
E-13	710	93,855	1,284	203,867	117.2
EAST	14,305	94,058	14,972	204,853	117.8
W-1	582	106,541	375	254,283	138.7
W-2	1,076	100,328	695	233,928	133.2
W-3	1,117	77,081	872	169,607	120.0
W-4	769	87,515	619	169,761	94.0
W-5	1,504	83,758	1,144	165,097	97.1
W-6	758	96,357	611	194,219	101.6
W-7	401	123,960	305	261,595	111.0
W-8	1,190	134,574	1,195	253,615	88.5
W-9	608	108,699	581	195,278	79.7
W-10	896	96,061	1,105	184,950	96.6
WEST	8,901	99,156	7,502	202,498	104.2
C-1	724	122,303	621	273,871	123.9
C-2	782	145,899	555	380,322	160.7
C-3	797	168,559	555	362,475	115.0
C-4	554	174,976	450	407,825	133.1
C-5	490	143,408	452	339,967	137.1
C-6	291	136,273	141	321,794	136.1
C-7	732	121,573	837	258,713	112.8
C-8	378	136,398	579	255,537	87.3
C-9	167	319,298	155	575,474	80.2
C-10	489	184,133	433	380,653	106.7
C-11	267	100,418	301	221,120	120.2
C-12	509	275,460	455	557,328	102.3
C-13	266	171,362	262	339,005	97.8
C-14	413	148,932	520	362,701	143.5
C-15	1,446	118,061	1,376	257,456	118.1
CENTRAL	8,305	153,231	7,692	329,593	115.1
TOTAL	31,511	111,094	30,166	225,133	112.5

Source: Toronto Real Estate Board

and Toronto was in the midst of economic recovery, the conditions underlying the current boom were evident.

As the data show, since that time, prices have escalated much faster than incomes, resulting in the situation where a family would need an income of over $70,000 to afford an average-priced home at the end of 1988. Only about 3 per cent of first-time homebuyers have incomes this high.

As the price of the average family home has rapidly moved beyond the means of most families, they are compelled to move ever farther from Metropolitan Toronto, or to accept housing which does not meet their expectations or desires. For families, apartments have traditionally been viewed as transitional dwellings

until house-form accomodation is found. Families are increasingly forced to accept either apartments as permanent accommodation, which may not be seen as desireable for child-rearing, or long commuting distances to work in the city with attendant family stresses.

Table 25

Home Ownership Accessibility, Toronto Area, 1971 - 1987

Year	Average Price	Savings Required For Downpayment With 10 Per Cent Down	Savings Required For Downpayment With 20 Per Cent Down	Average[1] Monthly Mortgage Interest Rate	First Mortgage: and Monthly Principal Interest Repayment[2] With 10 Per Cent Down	First Mortgage: and Monthly Principal Interest Repayment[2] With 20 Per Cent Down	Ratio: Monthly first Mortgage Repayment to Monthly Median Family Income With 10 Per Cent Down	Ratio: Monthly first Mortgage Repayment to Monthly Median Family Income With 20 Per Cent Down
Single Houses								
1971	$31,950	$3,195	$6,390	9.042	$245	$218	.253	.225
1972	35,331	3,533	7,066	8.946	269	239	.253	.225
1973	41,450	4,145	8,290	9.400	327	291	.272	.242
1974	55,391	5,539	11,078	10.895	493	438	.360	.320
1975	61,499	6,150	12,300	11.172	555	493	.369	.328
1976	65,036	6,504	13,007	11.706	609	541	.370	.329
1977	68,168	6,817	13,634	10.357	579	515	.324	.288
1978	71,057	7,106	14,211	10.293	600	533	.304	.270
1979	77,602	7,760	15,520	11.355	709	630	.331	.294
1980	81,453	8,145	16,291	14.308	906	805	.368	.327
1981	103,030	10,303	20,606	17.503	1,377	1,224	.503	.447
1982	106,733	10,673	21,347	17.683	1,440	1,280	.506	.450
1983	111,067	11,107	22,213	13.284	1,158	1,029	.388	.345
1984	112,286	11,229	22,457	13.624	1,197	1,064	.384	.341
1985	119,472	11,947	23,894	12.119	1,152	1,024	.341	.303
1986	151,551	15,155	30,310	11.184	1,368	1,216	.387	.344
1987	201,439	20,144	40,288	11.031	1,798	1,598	.481	.428
1988	249,985	24,999	49,997	11.576	2,320	2,063	.590	.525
Condominium Apartments								
1971	-	-	-	9.042	-	-	-	-
1972	-	-	-	8.946	-	-	-	-
1973	-	-	-	9.400	-	-	-	-
1974	35,031	3,503	7,006	10.895	312	277	.228	.203
1975	35,959	3,596	7,192	11.172	324	288	.215	.191
1976	37,027	3,703	7,405	11.706	347	308	.211	.188
1977	37,596	3,760	7,519	10.357	319	284	.178	.158
1978	38,959	3,896	7,792	10.293	329	292	.167	.148
1979	43,316	4,332	8,663	11.355	396	352	.185	.164
1980	46,754	4,675	9,351	14.308	520	462	.211	.188
1981	56,450	5,645	11,290	17.503	754	670	.275	.244
1982	63,073	6,307	12,615	17.683	851	756	.299	.266
1983	69,858	6,986	13,972	13.284	728	647	.244	.217
1984	70,193	7,019	14,039	13.624	748	665	.240	.213
1985	74,591	7,459	14,918	12.119	719	639	.222	.197
1986	99,234	9,923	19,847	11.184	896	796	.253	.225
1987	135,972	13,597	27,194	11.031	1,214	1,079	.325	.289
1988	172,033	17,203	34,407	11.576	1,597	1,419	.406	.361

Notes: 1. Mortgage Rate applicable to 5 year term weighted by the volume of sales activity per month.
2. Assumed an amortization period of 25 years.

Sources: MLS House and Condominium Sales (Monthly), Toronto Real Estate Board; Canadian Housing Statistics (various years); CMHC; Income Distribution By Size in Canada (various years); Bank of Canada Review.

V Employment and Income in Metro Toronto

An examination of labour force and employment patterns in Toronto is a significant component of this edition of A Social Report for Metro. Employment and income trends are of significance at any time, but are especially so now, due to the emergence of Toronto, and indeed Canada, from the severe recession of 1982 - 1984. That this recovery has also taken place in the context of massive global capital restructuring and technological change has had significant implications for the structure of Toronto's labour market.

From 1983 to 1987 almost 20 per cent of all new jobs created in Canada were located in the Toronto CMA; 50 per cent were created in Ontario. In 1987 Ontario accounted for only 37 per cent of Canada's population and Toronto for 13 per cent. This aspect of the recovery has highlighted the uneven distribution of economic opportunity in Canada. Given the degree to which economic growth has been centred in Southern Ontario, it is of interest to identify some of the traits of the recovery in Toronto, the largest and apparently the most resilient labour market in Canada.

The object of this chapter is to examine not only aggregate labour force data, but also the industrial and occupational distribution of employment and labour force issues pertaining to two special sub-groups: older workers and lone-parents. The limited data which is currently available on incomes in Toronto from the 1986 Census will also be presented.

5.1 Labour Force Characteristics

The labour force in the Toronto region grew by approximately 33 per cent between 1976 and 1987; from 1,413.1 thousand to 1,874.3 thousand (see Table 26). Over this period the rate of growth for the labour force in the Toronto CMA has exceeded that for Canada by about 4 per cent, until one in every seven active labour force participants in Canada is now located in the Toronto CMA.

Growth in employment in Toronto exceeded that for the country by an even greater

Table 26

Labour Force Characteristics: 1976, 1981, 1987
(Thousands)

	Toronto CMA	Metro Toronto	CMA Fringe	Ontario	Canada
Labour Force					
1976	1,413.1	1,081.1	332.0	3,882.0	10,203.0
1981	1,707.4	1,154.8	552.6	4,464.0	11,904.0
1987	1,874.3	1,278.3	596.0	5,013.0	13,121.0
Per Cent Change 1976 - 1981	20.0%	6.8%	66.4%	15.0%	16.7%
Per Cent Change 1981 - 1987	9.8	10.7	7.9	12.3	10.2
Per Cent Change 1976 - 1987	32.6	18.2	79.5	29.1	28.6
Employment					
1976	1,337.4	1,021.4	316.0	3,643.0	9,477.0
1981	1,624.6	1,097.0	527.6	4,171.0	11,066.0
1987	1,789.6	1,220.6	569.0	4,706.0	11,955.0
Per Cent Change 1976 - 1981	21.5%	7.4%	67.0%	14.5%	16.8%
Per Cent Change 1981 - 1987	10.2	11.3	7.8	12.8	8.0
Per Cent Change 1976 - 1987	33.8	19.5	80.1	29.2	26.1
Unemployment					
1976	75.7	59.7	16.0	239.0	726.0
1981	82.8	57.8	25.0	293.0	898.0
1987	84.7	57.7	27.0	307.0	1,167.0
Per Cent Change 1976 - 1981	9.38%	-3.18%	56.25%	22.59%	23.69%
Per Cent Change 1981 - 1987	2.29	-.17	8.00	4.78	29.96
Per Cent Change 1976 - 1987	11.89	-3.35	68.75	28.45	60.74
Unemployment Rate					
1976	5.4%	5.5%	4.8%	6.2%	7.1%
1981	4.8	5.0	4.5	6.6	7.5
1987	4.5	4.5	4.5	6.1	8.9
Participation Rate					
1976	66.8%	66.0%		63.8%	61.1%
1981	71.6	69.6		67.6	64.8
1987	71.8	70.1		68.9	66.2
Employment/Population Ratio					
1976	63.2%	62.4%		59.9%	56.7%
1981	68.1	66.1		63.2	59.9
1987	68.6	66.9		64.7	60.3

Source: Statistics Canada, Labour Force Survey, unpublished data.

amount, as employment grew by about 34 per cent in the Toronto CMA compared with 26 per cent for Canada as a whole over the twelve year period. Naturally this is reflected in unemployment rates, as Toronto's has declined below the rates reported in each of 1976 and 1981; from 5.4 to 4.5 per cent, while the rate for Canada as a whole has not declined as rapidly, remaining at rates higher than the benchmark year of 1981 and reinforcing the geographic concentration of the recovery from the recession of 1981/82.

5.2 Labour Force Participation Rates

The labour force participation rate, the proportion of the population aged 15+ in the labour market, whether employed or unemployed, increased in the Toronto CMA, from 66.8 per cent in 1976 to 71.8 per cent in 1987. Table 26 shows

participation rates increased as well in Ontario and in Canada. The aggregate participation rates indicated above show a negligible increase in participation between 1981 and 1987 compared with the magnitude of increase which took place between 1976 and 1981. Examination of these differences reveals that demographic effects have been partially responsible for differences in labour force participation.

One reason for this phenomenon has to do with the economic recession of 1981 - 1984 and its effect on labour force participation. Participation rates increased more or less steadily between 1975 and 1981, when participation peaked at 71.6 per cent in the Toronto CMA. Over the 1982 - 1984 recession period rates declined until 1985 when they again resumed an upward trend.

This aggregate trend also disguises differences in the experiences between the genders over this period. While male participation rates have remained relatively constant over time, varying from a low of 80.7 per cent in 1985 to a high of 83.4 per cent in 1980, female participation rates have exhibited a steady upward trend, from 53.2 per cent in 1976 to 63.0 per cent in 1987, with only two years of very modest decline, 1984 and 1986, when rates declined 0.2 per cent. The decreases in aggregate labour force participation during the recession noted above were thus entirely due to decreases in male participation rates.

In addition, female participation, which is largely responsible for overall increased participation, has slowed in its rate of increase. Over the period 1976 - 1981, female participation increased an average of about 1.5 per cent per year. From 1984 to 1987 it slowed to about 0.5 per cent per year.

Participation Rates Among Age Groups

Female participation rates have exhibited a uniform upward trend across age groups, with the exception of the 55+ age group, whose participation has remained relatively stable since 1981, . However, the same is not true for men. Aside from peak employment years such as 1979 and 1981, male participation rates have

remained relatively constant at 81 to 82 per cent.

Table 27

Participation Rates by Age and Gender
Toronto CMA

		1976 %	1981 %	1983 %	1987 %
Aggregate	Male	81.3	83.4	80.9	81.2
	Female	53.2	60.5	61.6	63.0
	Both	66.8	71.6	70.9	71.8
15 - 24	Male	65.3	74.2	70.3	76.4
	Female	63.7	70.1	70.6	73.5
	Both	64.5	72.1	70.4	74.9
25 - 34	Male	96.4	97.0	95.8	95.4
	Female	64.4	74.6	77.5	80.3
	Both	80.4	85.6	86.2	87.7
35 - 44	Male	97.6	98.1	97.3	96.2
	Female	62.5	75.5	77.3	78.6
	Both	82.2	86.5	87.2	87.0
45 - 54	Male	95.9	95.6	95.2	94.8
	Female	56.5	65.7	69.5	73.4
	Both	67.5	80.8	82.3	84.1
55+	Male	56.1	57.2	52.7	50.4
	Female	23.2	23.6	22.7	23.8
	Both	37.4	38.6	36.2	35.7

Source: Statistics Canada, Labour Force Survey, unpublished data.

Table 27 demonstrates that there is considerable variation in participation among age groups among males. Whereas participation in the 45 - 54 year old age group remained relatively stable at around 95 per cent, participation among young males (15 - 24) increased from 74.2 per cent in 1981, itself a peak year for youth employment, to 76.4 per cent in 1987. Labour force participation in the two age groups, 25 - 34 and 35 -44 years, declined from 97 to 95.4 per cent in the first case and from 98.1 to 96.2 per cent in the second. However, the most dramatic decline occurred among males 55 years and over; their participation rate declined by almost 7 per cent from 1981 to 1987, from 57.2 to 50.8 per cent. Participation rates among older women increased, but only slightly. These and other labour market experiences of older workers will be explored below.

5.3 Unemployment

As Toronto continues to recover from the recession of 1982 - 84 unemployment rates are at the lowest point in over a decade, lower than 1981, a peak year for employment, when the unemployment rate stood at 5 per cent. As of December 1988 official unemployment stood at 3.7 per cent in the Toronto region, down from 9.2 per cent in 1983.

Table 28

Unemployment Rates by Age and Gender
Toronto CMA

	1976 %	1981 %	1983 %	1987 %	Per Cent Change 1981-1983 %	Per Cent Change 1983-1987 %
Aggregate	5.5	5.0	9.2	4.5	84.0	-51.1
15 - 24	9.3	9.7	15.1	7.2	55.7	-52.3
25 - 34	5.8	4.3	8.7	4.2	102.3	-51.7
35 - 44	3.8	2.8	6.6	3.5	135.7	-47.0
45 - 54	3.2	3.0	6.2	3.7	106.7	-40.3
55+	2.7	2.8	6.9	3.7	146.4	-46.4
Male	5.1	4.6	9.3	4.3	102.2	-53.8
15 - 24	10.9	10.5	17.4	8.1	65.7	-53.4
25 - 34	4.7	3.6	8.5	4.4	136.1	-48.2
35 - 44	3.3	2.0	6.3	2.8	215.0	-55.6
45 - 54	2.7	2.5	6.0	2.6	140.0	-56.7
55+	2.4	2.6	6.8	2.6	161.5	-61.8
Female	6.1	5.5	9.0	4.9	63.6	-45.6
15 - 24	7.7	8.9	12.8	6.4	43.8	-50.0
25 - 34	7.4	5.1	8.8	4.1	72.5	-53.4
35 - 44	4.4	3.7	6.9	4.3	86.5	-37.7
45 - 54	3.9	3.7	6.4	5.0	73.0	-21.9
55+	3.2	3.2	7.0	5.3	118.8	-24.3

Source: Statistics Canada, Labour Force Survey, unpublished data.

Unfortunately, not all groups have benefitted from the recovery to the same extent. As Table 28 indicates, male unemployment rates have declined in general to a greater degree than female unemployment rates. In 1983 and at the trough of the recession the ratio of female to male unemployment rates stood at 96.8 (Male=100). As rates of unemployment among women have historically exceeded those of men this indicated that men fared worse in the recession than did women. The share of employment accounted for by men dropped from 56.3 per cent in 1982 to 54.8 per cent in 1983 and it has remained stable at this level. The share of unemployment accounted for by men increased from around 51 per cent in 1981 to about 56 per cent in the 1983, the peak of the recession. By 1987 the ratio of female/male unemployment had increased to 114 indicating that female unemployment had not decreased to the same degree as for men.

5.4 The Growth of Part-Time Work

One of the most remarkable characteristics of the emerging structure of the labour market is the increasing reliance on part-time workers. According to the Metropolitan Toronto Planning Department about 43 per cent of jobs created in the Toronto CMA from 1983 to 1986 were part-time. Thus the fraction of total

jobs classified as part-time rose from 10 to 13.3 per cent. However, Statistics Canada reports that part-time workers grew from 12.2 per cent of the Ontario workforce in 1976 to 15.2 per cent in 1987. Both of these measures are likely to seriously under-represent the degree of part-time work in Toronto. On the one hand, the figures compiled by the Metro Planning Department consider part-time work to be anything less than 20 hours per week, whereas the convention adopted by Statistics Canada is to consider anything less than 30 hours per week to be part-time. On the other hand, the figures for Ontario, taken from the Labour Force Survey, would understate part-time employment due to the concentration in Toronto of industries such as community, business and personal services, which rely more heavily on part-time workers.

Two factors account for the growth in part-time employment. One factor may be termed the "industrial mix". That is, the trend towards employment in industries which make relatively heavier use of part-time workers. Such industries include the retail trade and service industries. The second factor is the trend towards increased use of part-time workers within industries. It is the latter factor which accounts for most of the growth in part-time work. A study carried out by Statistics Canada on the relative impacts of the two components concluded that over the period 1975 - 1986 the trend towards the increased use of part-time workers within industries contributed 82 per cent of the growth in part-time work. Changes in industrial mix contributed only 18 per cent.[1]

"Involuntary" Part-Time Work

That part-time work is increasing in importance is by now familiar to most observers. What is less well known, but of equal interest, is the increasing numbers of what are termed "involuntary" part-time workers: people working part-time because they are unable to obtain full-time employment.

"Voluntary" part-time workers are those who are employed part-time for reasons unrelated to the ability of the economy to provide full-time jobs. This group

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[1] Levesque, Jean-Marc, "The Growth of Part-time Work in A Changing Industrial Environment," The Labour Force, Statistics Canada Catalogue 71-001, Feature Article, May 1987.

includes students and those unable to work full-time because of personal and family demands or for health related reasons. The remaining group are "involuntary" part-time workers, and includes such people as women with household or family responsibilities who would otherwise want to work full-time.

Table 29

Incidence of Part-Time and "Involuntary" Part-Time Employment, Annual Averages: Ontario, 1975 - 1985 (in thousands)

	Total Employment	Total Part-Time Employment		Involuntary Part-Time Employment		
		Number	% of Total Employment	Number	% of Total Employment	% of Part Time Employment
1975	3,576	430	12.0	38	1.1	8.9
1977	3,708	475	12.8	63	1.7	13.2
1979	3,993	552	13.8	88	2.2	15.9
1981	4,171	605	14.5	99	2.4	16.3
1982	4,067	623	15.3	135	3.3	21.7
1983	4,096	655	16.0	153	3.7	23.4
1985	4,402	695	15.8	155	3.5	22.4
1987	4,106	722	15.3	128	2.7	17.7
Change Over:						
1975 - 1987	31.6%	67.9	27.5	236.8	145.5	98.9
1981 - 1987	12.8%	19.3	5.5	29.3	12.5	8.6
1983 - 1987	14.9%	10.2	-4.4	-16.3	-27.0	-2.4

Source: Statistics Canada, The Labour Force, Catalogue 71-001, December 1986.

Table 29 indicates that between 1975 and 1987 total employment grew by 32 per cent in Ontario. At the same time part-time employment grew by 68 per cent and involuntary part-time work grew by 237 per cent. Thus the share of total employment accounted for by involuntary part-time employment rose from 1.1 per cent to 3.7 per cent in 1983, and declined to 2.7 per cent by 1987. Similarly its share of part-time employment rose from 8.9 to 17.7 per cent. This appears to detract from the claim occasionally made that the growth in part-time work is a response to the demand for more flexible work time arrangements in the labour market.

The growth of involuntary part-time work was particularly sharp during the recession. From 1981 to 1982 involuntary part-time employment jumped over 36 per cent, from 16.3 to 21.7 per cent of all part-time employment as a result of the combined effects of employers offering more part-time rather than full-time

work in a depressed and uncertain economy and more people accepting part-time work, rather than becoming or remaining entirely unemployed, even though they would prefer to work full-time.

Women dominate the ranks of the involuntary part-timers, as they do of voluntary part-time work. In 1985, 68 per cent of involuntary part-time workers in Canada were women. In particular it is women between ages 25 and 54, who form the largest group, almost 40 per cent of the total. The next largest group is young women between 15 and 24, who make up 24.4 per cent of all involuntary part-timers. Males accounted for 32 per cent of the involuntary part-timers. However, it is younger males, between 15 and 24 who form the larger group of involuntary part-timers among males, at about 17 per cent of the total in 1985, versus about 13 per cent for males between the ages of 25 and 54.

Not surprisingly, it is the service producing industries which account for the bulk of involuntary part-time employment, as they account for the bulk of part-time employment of all kinds. Among the service industries, Trade (which includes retail workers) and Community, Business and Personal services have the largest concentrations of involuntary part-time workers. Community, Business and Personal services account for the largest fraction at 52.9 per cent, and Trade accounts for a further 25.2 per cent.

5.5 The Growth of Service Employment

A characteristic of the changing labour market in Toronto, and indeed Canada, is the increasing concentration of employment in the so-called "service industries." This is of particular significance for understanding developments in the Toronto labour market, as the service industries are characterized by a reliance on a pool of non-unionized, low wage and part-time female labour. Naturally the concomitant of an increase in service employment is a decreasing fraction of employment in the traditional "goods-producing" industries, such as manufacturing and construction, with attendant higher wages and greater degree of unionization.

It follows then that a shift towards service employment implies the possibility of falling average wages and the polarization of the income distribution. It is for this reason that the changes under discussion are of great importance for understanding the labour market.

Services have long formed a significant component of the Canadian economy. As early as 1951 services accounted for almost 44 per cent of Canada's employment. By 1958 service employment exceeded goods-producing employment for the first time.

What is true of Canada as a whole is also true in Toronto. Table 30 indicates that services, broadly defined, constituted 71 per cent of employment in 1987, up from 68 per cent in 1976. The Community, Business and Personal Services sector has had the greatest amount of growth; expanding from 28 to 32 per cent of employment. Finance, Insurance and Real Estate also experienced a high rate of growth, increasing its share of employment from about eight per cent to around 10 per cent. A number of factors underlie this trend: deindustrialization; and within the service sector, the growth of business services.

Between 1981 and 1983 over 51,000 jobs were lost in the Toronto CMA. In the manufacturing sector alone, almost 55,000 jobs were lost. Job losses occurred in almost every manufacturing industry, but major losses were recorded in Transportation Equipment, Metal Fabrication and Machinery. Smaller but still significant losses occurred in Electrical Products, Food and Beverages, Furniture and Fixtures and Clothing. Offsetting growth took place, despite the recession, in the Community, Business and Personal services sector, the only industries to experience growth over this period.

In the recovery period of the recession, 1983 to 1987, manufacturing has grown strongly; nevertheless it still employed 20,000 fewer people in 1987 than in 1981. Furthermore, the recovery has been concentrated exclusively among non-durable manufacturing industries, where employment grew 18.9 per cent from 1983 to 1987, compared with 13.7 per cent among all industries. Employment in durable

Table 30

Numbers Employed by Industry, Annual Averages
Toronto CMA, 1976 - 1987 (in thousands)

	1976	1981	1983	1985	1987	Change Over: 1976 - 1987 %	1981 - 1987 %	1983 - 1987 %
All Industries								
Both	1,339.9	1,624.7	1,573.6	1,669.3	1,789.6	33.6	10.1	13.7
Male	790.5	921.5	861.9	912.0	982.7	24.3	6.6	14.0
Female	549.3	703.2	711.7	757.2	806.9	46.9	14.7	13.4
Manufacturing Total								
Both	342.1	434.9	380.4	400.5	414.3	21.1	-4.7	8.9
Male	228.0	284.8	239.8	258.9	261.8	14.8	-8.1	9.2
Female	114.0	150.1	140.6	141.6	152.4	33.7	1.5	8.4
Manufacturing Durable								
Both	181.9	226.0	204.1	209.1	204.6	12.5	-9.5	0.2
Male	110.6	127.9	112.0	117.3	105.3	-4.8	-17.7	-6.0
Female	71.3	98.0	92.1	91.8	99.2	39.1	1.2	7.7
Manufacturing Non-Durable								
Both	160.1	208.9	176.3	191.4	209.7	31.0	0.4	18.9
Male	117.4	156.9	127.8	141.6	156.4	33.2	-0.3	22.4
Female	42.7	52.0	48.5	49.8	53.2	24.6	2.3	9.7
Construction								
Both	82.7	90.8	77.2	87.1	100.4	21.4	10.6	30.1
Male	75.6	83.3	69.4	78.2	91.5	21.0	9.8	31.8
Female	7.0	7.5	7.8	8.9	8.9	27.1	18.7	14.1
Transportation, Communication and Utilities								
Both	108.5	121.5	116.0	125.7	130.4	20.2	7.3	12.4
Male	83.0	85.8	78.7	89.0	92.5	11.4	7.8	17.5
Female	25.5	35.8	37.3	36.8	37.9	48.6	5.9	1.6
Trade								
Both	237.8	268.6	268.8	292.4	308.2	29.6	14.7	14.7
Male	136.6	148.2	148.7	155.4	164.4	20.4	10.9	10.6
Female	101.1	120.3	120.1	136.9	143.8	42.2	19.5	19.7
Finance, Insurance and Real Estate								
Both	108.8	138.3	134.4	139.2	172.0	58.1	24.4	28.0
Male	45.8	54.1	57.1	55.3	73.5	60.5	35.9	28.7
Female	63.0	84.3	77.3	83.8	98.4	56.2	16.7	27.3
Community, Business and Personal Services								
Both	375.6	477.6	509.2	525.8	570.7	51.9	19.5	12.1
Male	164.6	207.8	217.6	217.2	243.0	47.6	16.9	11.7
Female	211.0	269.8	291.6	308.5	327.8	55.4	21.5	12.4
Public Administration								
Both	74.9	79.0	73.6	87.8	82.5	10.1	4.4	12.1
Male	50.3	49.6	41.7	51.4	48.3	-4.0	-2.6	15.8
Female	24.5	29.4	31.9	36.4	34.1	39.2	16.0	6.9

Source: Statistics Canada, The Labour Force, unpublished data courtesy of City of Toronto Department of Planning and Development.

manufacturing is at almost exactly the same level as 1983, the low point of the recession.

Although manufacturing employment has grown considerably during the recovery in percentage terms, it should be emphasized that the main provider of jobs in numerical terms continues to be the service industries, principally Community, Business and Personal Services (61,400 jobs), Trade (39,400 jobs, largely in retail trade) and Finance, Insurance and Real Estate (37,600 jobs). Table 31 contains data on the distribution of the labour force among the service industries for 1971, 1981 and 1986.

Table 31

Service Employment: 1971 - 1986
Toronto CMA

	1971	1981	1986	% Change 1971 - 1981	% Change 1981 - 1986	% Change 1971-1986
Transportation, Communication, and Other Utilities	93,515	133,885	145,830	43.2	8.9	55.9
Trade	207,825	304,020	357,435	46.3	17.6	72.0
Finance, Insurance and Real Estate	84,515	142,205	166,870	68.3	17.3	97.4
Community, Business and Personal Services	367,225	582,545	718,055	58.6	23.3	95.5
Education and Related	73,900	95,320	108,925	29.0	14.3	47.4
Health and Welfare	65,640	97,675	128,625	48.8	31.7	96.0
Services to Business	52,585	117,655	150,450	123.7	27.9	186.1
Accommodation, Food and Beverage	40,960	85,850	107,680	109.6	25.4	162.9
Public Admin.	66,885	86,215	94,705	28.9	9.8	41.6
Other	67,440	99,840	127,670	48.0	27.9	89.3
Total Labour Force	1,244,845	1,678,560	1,979,830	34.8	17.9	59.0

Source: Census of Canada, 1971, 1981, 1986.

Services to Business Management

Within the category Community, Business and Personal Services, different types of services have contributed differently to the recovery in employment. The leading job creating industries in the service sector have been Services to Business, Health and Welfare and Accommodation and Food Services.

Employment in the Services to Business Category grew by almost 33,000 jobs between 1981 and 1987. Education provided only about 13,000 new jobs. On the other hand, Health and Welfare Services expanded by almost 31,000 jobs, only slightly less than Services to Business. In percentage terms Services to Business grew by about 188 per cent since the 1971 Census; Accommodation and Food Services grew by 164 per cent. In contrast, Health and Welfare Services grew by 96 per cent and Education Services by only 47 per cent over the same period.

However, the reported growth in business services and the associated transformation of the industrial structure are, in part if not largely, a statistical illusion due to the increasing tendency on the part of firms to "contract out" certain functions, such as accounting, data processing and advertising, functions which were previously performed internally. This tendency artificially inflates the employment level in business services and jeopardizes the assertion that employment in this category is, in fact, growing. At the very least, it indicates that the transformation is not as dramatic as figures based on Standard Industrial Classification (SIC) codes would indicate.

It is not surprising that the trend towards contracting out of service occupations has accelerated in the past few years. Employers, affected by the recession and facing uncertain prospects, gain a significant amount of flexibility by contracting out such services. In a downturn it enables them to cut their workforce and costs quickly and without the expenses and administrative work involved in layoffs and severances. In an expansionary period it allows them to expand quickly without the cost and delay of recruiting additional personnel.

For certain services, such as maintenance and data processing, there is also reason to believe that wages in this sector are lower than for comparable jobs performed as part of a larger company. Compensation within companies is usually based on formulas combining notions of internal and external ("market") equity. Jobs which are traditionally conceived of as "low skill" or "low status" are

poorly paid in most cases anyway, but within a company the internal equity aspect of the wage structure may serve to hold wages above the level which may exist in the absence of this influence. This would lead one to expect that the pay equity initiatives which are taking place in Ontario will accelerate the trend towards the contracting out of female labour, and certain male comparison groups in largely female workplaces.

Wages in the Service Industry

Changes in the nature and distribution of employment opportunities over time is the primary factor behind the changes in the distribution of income in the economy. For example, the tremendous growth of the middle class was associated with the concentrated growth of industrial capital and the major increases in manufacturing employment. Increasing concentration of employment in part-time and low paid service industries may well result in a polarization of the income distribution, a shrinking of the middle class and falling median income.

Between 1983 and 1987 weekly earnings in the service industries averaged less than 85 per cent of those in manufacturing industries among salaried workers (see Table 32). Among hourly paid workers weekly earnings are much lower, averaging slightly less than 55 per cent of those in manufacturing. This is a result of two factors: average hours are lower in services due to the reliance on part-time labour, and hourly wages are lower as well, averaging 83 - 85 per cent of hourly earnings in manufacturing. This is disturbing, as hourly paid workers comprise almost 40 per cent of employment in services.

It was noted previously that employment in trade, principally retail trade, has contributed a large number of jobs to the recovery. This has dramatic implications for earnings as the average weekly earnings in the sector are only 55 per cent of those in manufacturing. Among salaried workers the ratio is about 88 per cent, but among hourly paid workers, who comprise 61 per cent of employment in the industry, the ratio is only 45 per cent. Again this is a function of fewer hours on average and lower average hourly wages.

Table 32

Average Weekly Earnings by Industry, Ontario, 1983 - 1987

		SALARIED EMPLOYEES					EMPLOYEES PAID BY THE HOUR				
		Total Number Employed ('000s)	As % of Total Work-force	Average Weekly Hours (including overtime)	Average Hourly Earnings	Average Weekly Earnings	Total Number Employed ('000s)	As % of Total Work-force	Average Weekly Hours (including overtime)	Average Hourly Earnings	Average Weekly Earnings
Industrial Composite	1983	1,710.9	49.9	37.1	12.62	468.20	1,588.9	46.3	37.0	9.04	334.48
	1984	1,725.2	49.2	37.0	12.82	474.34	1,622.1	46.2	32.5	9.99	324.68
	1985	1,769.0	48.6	36.9	13.67	504.42	1,698.2	46.7	32.9	10.38	341.50
	1986	1,749.7	47.1	36.8	14.49	533.23	1,754.5	47.2	32.9	10.75	353.68
	1987	1,859.9	46.0	36.9	15.09	556.82	1,929.4	47.7	32.0	11.15	356.80
Manufacturing	1983	298.8	34.4	38.1	13.71	522.35	543.5	62.6	39.4	10.39	409.37
	1984	283.1	33.3	38.2	14.54	555.43	548.1	64.5	39.2	11.12	435.90
	1985	287.4	33.2	38.1	15.58	593.60	559.1	64.5	40.1	11.53	462.35
	1986	289.8	32.4	38.2	16.32	623.42	578.2	64.7	40.1	11.99	480.80
	1987	297.3	31.9	38.2	17.01	649.78	596.9	64.0	39.9	12.45	496.76
Service Producing Industries (incl. Publ. Admin.)	1983	1,361.3	56.7	36.8	11.85	436.08	941.6	39.2	27.8	8.08	224.62
	1984	1,381.9	55.7	36.6	12.52	458.23	965.3	38.9	28.2	8.57	241.67
	1985	1,428.3	55.2	36.6	13.29	486.41	1,012.5	39.1	28.1	8.82	247.84
	1986	1,406.6	53.5	36.4	14.12	513.97	1,050.2	39.9	28.2	9.19	259.16
	1987	1,505.1	52.0	36.5	14.71	536.92	1,185.6	41.0	27.2	9.45	257.04
Finance, Inurance & Real Estate	1983	184.8	84.8	37.9	10.74	407.05	14.7	6.7	27.1	7.42	201.08
	1984	189.0	82.1	37.8	11.40	430.92	16.9	7.3	27.2	8.06	219.23
	1985	192.3	78.1	36.8	12.42	457.06	25.4	10.3	25.7	7.93	203.80
	1986	195.6	76.0	36.8	13.17	484.66	32.4	12.6	25.8	8.27	213.37
	1987	212.0	74.8	36.8	13.82	508.58	38.1	13.5	27.2	8.87	241.26

		SALARIED EMPLOYEES			EMPLOYEES PAID BY THE HOUR		
		Average Weekly Hours	Average Hourly Earnings	Average Weekly Earnings	Average Weekly Hours	Average Hourly Earnings	Average Weekly Earnings
Service Industries Earnings as % of Manufacturing Inds.	1983	96.6	86.4	83.5	70.6	77.8	54.9
	1984	95.0	86.1	82.5	71.9	77.1	55.4
	1985	96.1	85.3	81.9	70.1	76.5	53.6
	1986	95.3	86.5	82.4	70.3	76.6	53.9
	1987	95.5	86.5	82.6	68.2	75.9	51.7
Finance, etc. Earnings as % of Manufacturing Inds.	1983	99.5	78.3	77.9	68.8	71.4	49.1
	1984	99.0	78.4	77.6	69.4	72.5	50.3
	1985	96.6	79.7	77.0	64.1	68.8	44.1
	1986	96.3	80.7	77.7	64.3	69.0	44.4
	1987	96.3	81.2	78.3	68.2	71.2	48.6

NOTE: Due to changes in the sampling methodology, these data are not comparable to pre-1983 figures. As of 1986 Statistics Canada stopped publishing data for urban areas.

Source: Compiled from Statistics Canada, Catalogue 72-002, April issue for each year except 1987 (March issue).

Another segment of the service sector which has contributed significantly to the recovery and therefore merits separate consideration is Finance, Insurance and Real Estate. In this sector the ratio of average weekly earnings among salaried workers to salaried workers in manufacturing is about 78 per cent, below the ratio for services as a whole. This is due to the fact that the majority of workers in this sector are salaried, including low-wage clerical work. However, the proportion of the workforce in the Finance, Insurance and Real Estate Sector which is hourly paid has approximately doubled since 1983. Among these workers the ratio of average hourly and weekly earnings to those in manufacturing have declined due to the combined effect of a decline in weekly hours and wage increases which have lagged far behind the industrial composite.

Since 1983 hourly earnings among salaried workers in Finance, Insurance and Real Estate have increased by almost 29 per cent, whereas earnings among hourly paid workers have only increased about 20 per cent. The differential was marginally smaller in the service industries as a whole, where salaried employees' hourly earnings increased by about 24 per cent over the period compared with 17 per cent for hourly paid workers.

5.6 Occupational Distribution of Employment

An examination of employment from the point of view of the occupational structure serves to reinforce the impression that services play a critical role in the economy of the Toronto CMA. While employment as a whole grew by about 34 per cent over the period 1976 - 1987, the rate in service occupations was about 41 per cent. By 1987 over 73 per cent of employment in the Toronto CMA was in service-related occupations.

Of the occupational categories which encompass service employment, that of "Managerial and Administrative" has shown the highest rate of growth, at 141.2 per cent from 1976 to 1987. The categories with the lowest growth were Clerical and Sales occupations, at 17.5 and 10.4 per cent, respectively.

The Managerial and Administrative category has been an especially important area

of growth for women; it has accounted for slightly over half (50.2 per cent) of net new job opportunities for women since the recession. However, the significance of this transformation may be exaggerated by the use of classifications which are somewhat outmoded. For example the Managerial and Administrative category has become a catch-all category that is likely affected by the changes in secretarial work due to technological change.

Irrespective of this, the vast majority of employment opportunities for women continue to be in the traditional categories: Clerical, Sales, Services and Other Professionals (largely teaching and nursing). As of 1987 these four categories accounted for over 75 per cent of employment for women in the Toronto CMA, down somewhat from 82 per cent in 1976.

5.7 Older Workers in Toronto's Labour Market

One labour market development which is receiving an increasing amount of attention is the crisis in employment among older workers. The prolonged recession of 1982 -1983 had a severe - and for some lasting - effect on workers in Toronto. Between 1981 and 1983 the unemployment rate in the Toronto region increased from 5 per cent to over 9 per cent; the average duration of unemployment increased from 11.2 weeks to 19.6 weeks.

In general, older workers suffered relatively more in the recession, experiencing relatively greater increases in their rate and duration of unemployment. Table 28 showed unemployment rates by age and gender for several key years: 1981, a peak employment year; 1983, the depth of the recession; and 1987, well into the current economic expansion. It showed that the rate of unemployment among older workers (aged 45 and over) more than doubled during the recession, while the overall rate of unemployment increased to a much lesser extent.

A second way in which older workers suffer in comparison to younger workers is in the length of time they remain unemployed, once out of a job. Table 33 shows the average duration of unemployment (in weeks) for various age groups for various years from 1976 to 1987. It indicates that in 1987 those aged 45 and

Table 33

Duration of Unemployment by Age
Toronto CMA
(in weeks)

	1976	1981	1983	1987	Percent Change 1983 1987
Aggregate	11.6	11.2	19.6	14.0	-28.6
15 - 24	9.0	8.8	15.0	7.8	-48.0
25 - 44	13.1	11.4	21.2	15.8	-25.5
45+	14.3	17.6	25.1	19.5	-22.3

Source: Statistics Canada, The Labour Force, unpublished data.

over remained unemployed for an average of 19.5 weeks compared with 14.0 weeks among workers of all ages. The average duration of unemployment in 1987 was well above that prevailing in 1976 and 1981, indicating that the dislocations currently occurring in the labour market are of increasing complexity. As with the consequences of recession, the benefits of recovery have not been equally distributed among age groups either; Table 28 clearly shows that unemployment among older workers climbed disproportionately in the recession and has not declined in the recovery to the same extent as among younger workers. A further analysis of Table 28 reveals that this phenomenon appears to be limited to older females, whose employment prospects have been particularly resistant to recovery. In fact, there were almost as many women aged 55 and over unemployed in 1987, as there were in 1983, at the depth of the recession, and their rate of unemployment has not budged since 1984. Women aged 45 - 54 are only marginally better off, but they also have not recovered to the same degree as labour market members as a whole.

By way of contrast, unemployment among older males appears to have dropped to a greater degree than either the aggregate or for males as a group. This however, is an illusory phenomenon, related to changes in male participation rates which were explored earlier.

Participation among older males has been declining over the long term due, partly, to the availability of early retirement as an option for older men. Women, with a combination of less labour force experience and poorer paying jobs, would be less likely to have a sufficient pension available to make early retirement a viable option. This is substantiated by Statistics Canada, which

reported that in 1986, among those aged 55 - 64 not in the labour force who had worked within the last five years, 56 per cent of the men versus 33 per cent of the women cited retirement as the reason for dropping out of the labour force. The remainder left the labour force for reasons of job loss (20 per cent of older men, 29 per cent of older women) or illness (19 per cent of older men, 17 per cent of older women).[2]

Economic Restructuring, Technological Change and Older Workers

There are many possible reasons why older workers are suffering disproportionately, but it is possible to loosely group these into three separate but related areas: changes in the industrial mix of employment; technological change; and the nature and extent of training and retraining opportunities.

The intensification of international competition and increasing global capital mobility are, in part, responsible for the economic transformations we are witnessing. Manufacturing plants, profitable and unprofitable, are relocating to the third world and other areas where low wages, favourable tax policy and lax or non-existent regulation make the lure of increased profitability irresistible. As economic restructuring proceeds, destroying some industries, expanding others, and creating entirely new industries, workers find themselves displaced from traditional employment sectors and forced to seek employment elsewhere. Adding to this is the natural turnover of firms in industries. The result is massive dislocation in the labour market, and older workers are the most vulnerable.

Technological change is another aspect of economic restructuring which often has negative consequences for older workers. The impact of new technology on workers defies easy summation; it varies according to the industry and technology under consideration, and it is also conditioned by the social and political context in which the changes are introduced.

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[2] "Persons Not in the Labour Force: Job Search Activities and the Desire for Employment - March 1986," Statistics Canada, The Labour Force, April 1986.

Although the evidence on the impact of new technology on overall employment and unemployment is contradictory, virtually all studies acknowledge that technological change is causing tremendous displacement in the labour market. New technologies may result in the elimination of jobs, the creation of new jobs or new methods of performing jobs. In the displacements which inevitably accompany these changes, older workers are at a distinct disadvantage. When new technology is introduced most firms prefer to recruit rather than retrain their existing workforce. More often than not they are recruiting from the ranks of community colleges or from their competitors. Older workers are unlikely to have the requisite community college diploma, and with fewer years of formal education on average and fewer years of service remaining, they are considered a difficult and poor retraining investment on the part of employers, even where retraining is an option.

The Social Costs of Transition

As older workers are displaced from traditional industries there is no guarantee that they will readily find employment in the expanding service sector of the economy. Apart from the evidence which demonstrates that the new service jobs are not comparable in terms of wages, the transitions which are required of workers are costly and difficult ones. The evidence suggests that those displaced workers who manage to find employment do so at substantially reduced wages; and again, older workers tend to take larger reductions in earnings than younger workers. Indeed, most of the social costs of these transitions are multiplied for older workers. This was illustrated in Table 33, which showed that older workers are over-represented among those unemployed for long durations; in 1987, 37 per cent of those unemployed for over 13 weeks were aged 45 and over, whereas they accounted for only 23 per cent of the total unemployed.

There are a variety of reasons for the difficulties older workers face in making these adjustments. Older workers displaced from declining industries may not have the skills appropriate to emerging areas of employment growth, even in manufacturing. With increasing frequency, the new jobs require the use of microchip technology and a radically different set of skills. However, skills

are not the only issue; it should also be stressed that workers displaced from manufacturing employment may not easily adapt to service employment due to the vast difference in workplace culture between the two.

An additional aspect of economic restructuring in the Toronto region is the shift in employment from Metropolitan Toronto to the fringe areas. Projections by the Metropolitan Toronto Planning Department indicate that by the year 2001 the outlying areas will account for 40 per cent of employment in the Toronto region, up from about 30 per cent in 1981. Older workers may again be handicapped by this aspect of economic change; they are often less geographically mobile than their younger counterparts.

Education is also a factor which works to the detriment of older workers. As previously noted, older workers have, on average, fewer years of formal education, and thus are at a competitive disadvantage to younger workers in the labour market. Jobs today often have high education requirements which are unrelated to the actual requirements of the job or which are established to ration jobs among new entrants to the labour force. This "credentialism" hurts older workers disproportionately.

Employers also discriminate against older workers on the basis of preconceptions which are not supported by evidence. One myth which is widely believed is that job performance declines as a worker ages. Recent studies, based on objective measures of job performance, do not support this contention; in fact, they often indicate exactly the opposite. Deterioration in performance may not set in until much later than previously believed. Moreover, technological change often replaces human labour with mechanical labour in much heavy or dangerous work, allowing people to work longer in jobs previously associated with the strength and agility.

In making hiring decisions employers may also weigh the likely contribution of older workers against their estimated years of service and decide that there is a lower payoff in hiring them, ignoring other characteristics of older workers, such as greater loyalty, conscientiousness and lower rates of turnover.

Another myth is that older workers are resistant to change and difficult to train. But research undertaken by the Labour Council of Metropolitan Toronto indicates that older workers are extremely interested in learning about new technology and its application to their jobs.[3] The success or failure of training or retraining for older workers is closely related to the conditions under which retraining occurs and the methods used. The Labour Council found that most successful retraining takes place while on the job, not with the added stresses of unemployment and lower income which accompany displacement. Other research has found that adults over 40 have more difficulty in learning new tasks when conventional learning techniques, such as note memorization, are used. Even more difficulty is encountered if the adults have low education, are used to performing routine tasks, and already have considerable experience and skill in the area, thus requiring a certain amount of unlearning; all characteristics which are identified with workers being displaced in the labour market.

5.8 Lone Parents

The material in Chapter 2 on families and children made reference to the disadvantaged position lone parents occupy in the labour market and the implications this had for the economic circumstances of lone parent families. This section attempts to explore these issues more fully.

The cost and availability of daycare stand out as the primary barrier to labour force participation among lone parent females; therefore participation varies greatly according to the demands of child-rearing and the need for daycare. As Table 34 reveals, lone parent females with children of pre-school age (0 - 5 years) have labour force participation rates anywhere from 15 - 20 per cent lower than lone parents of school-aged (6 - 15 years) children, or female lone parents with no children less than 16 years old, and women as a group.

The precariousness of the attachment of lone parent females to the labour force

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[3] Meurer, S., D. Sobel and D. Wolfe, Challenging Technology's Myths: A Report on the Impact of Technological Change in Secondary Manufacturing in Metropolitan Toronto, Labour Council of Metropolitan Toronto, March 1987.

Table 34

Labour Force Statistics, Ontario, 1977 - 1985

Female Lone-Parents	Year	Participation Rate	Unemployment Rate	Employment/ Population Ratio
With children under 16 years	1977	61.4	10.9	54.7
	1981	67.8	9.9	61.1
	1983	67.5	16.7	56.2
	1984	68.5	16.7	57.1
	1985	67.9	14.8	57.8
With children aged 0 - 5 years	1977	51.6	-	42.6
	1981	53.4	16.8	44.4
	1983	55.5	21.7	43.5
	1984	57.3	23.7	43.8
	1985	56.6	20.1	45.2
Without children aged 0 - 5 years but at least one aged 6 - 15 years	1977	66.8	8.0	61.5
	1981	75.8	7.2	70.3
	1983	73.9	14.7	63.0
	1984	74.0	14.0	63.7
	1985	74.3	12.5	65.0
Married Women with Dependents				
With children under 16 years	1977	49.4	9.6	44.7
	1981	59.3	8.4	54.4
	1983	62.2	10.9	55.4
	1984	64.2	10.3	57.6
	1985	65.4	9.4	59.3
With children aged 0 - 5 years	1977	41.7	-	36.5
	1981	52.7	-	47.4
	1983	56.3	12.3	49.3
	1984	59.4	12.3	52.0
	1985	59.8	-	53.4
Without children aged 0 - 5 years but at least one aged 6 - 15 years	1977	56.8	-	52.5
	1981	65.6	-	61.0
	1983	67.9	9.7	61.3
	1984	69.0	8.6	63.2
	1985	71.1	-	65.2

Source: Statistics Canada, Family Characteristics and Labour Force Activity: Annual Averages, 1977 - 1984;
Statistics Canada, The Labour Force, May 1986 Feature Article.

is apparent in other ways. Among those lone parent females who enter the labour market unemployment is high, especially among mothers of pre-schoolers, a reflection of the difficulty women have finding jobs which can accommodate the demand of child-rearing. Moreover, there is a higher incidence of part-time employment among lone parents. Table 35 shows that in Ontario in 1985, 18.2 per cent of female lone parents with children aged 0 - 5 years were employed part-time, compared with 15.8 per cent of women with with no children under 5 but at least one child aged 6 - 15 years, and 12.9 per cent among female household heads with no children under 16 years of age.

Table 35

Full and Part-Time Employment, by Family Characteristics, Ontario

Lone-Parent Females	Year	Total Employment	Full-Time Number	Full-Time Per Cent	Part-Time Number	Part-Time Per Cent
With Children under 16 years	1981	76	64	84.2	12	15.8
	1985	79	66	83.5	14	17.7
With Children 0 - 5 years	1981	20	16	80.0	4	20.0
	1985	22	18	81.8	4	18.2
Without Children aged 0 - 5 years but at least one aged 6 - 15 years	1981	57	48	84.2	8	14.0
	1985	57	48	84.2	9	15.8
Married Women with Dependents						
With Children under 16 years	1981	532	371	69.7	161	30.3
	1985	577	405	70.2	172	29.8
With Children 0 - 5 years	1981	225	152	67.6	73	32.4
	1985	259	179	69.1	82	31.7
Without Children aged 0 - 5 years but at least one aged 6 - 15 years	1981	307	219	71.3	88	28.7
	1985	317	227	71.6	90	28.4

Source: Statistics Canada, Family Characteristics and Labour Force Activity: Annual Averages, 1977 - 1984;
Statistics Canada, The Labour Force, May 1986 Feature Article.

5.9 Incomes in Metropolitan Toronto

Although Ontario, and more particularly the Toronto region, continues to enjoy a period of economic buoyancy, there is evidence that the current prosperity is somewhat unevenly distributed, highlighting the uneven and precarious nature of the economic recovery.

Income Trends in Toronto

The 1986 Census revealed that among males aged 15+ with income, the average income declined from $26,220 to $25,834 between 1980 and 1985, in constant (1985)

dollars. Median income dropped even more, from $22,536 to $20,681. Table 36 shows that the City of Toronto was the only municipality where the average income among males increased. The median decreased in the City of Toronto as well, indicating that the distribution of incomes became more skewed, or unequal, over the period. Etobicoke had the highest median male income, $23,126, and the City of Toronto had the lowest, $18,526.

Table 36

Individual and Family Income
Metro Toronto, 1980 and 1985
(1985 Constant Dollars)

Group		Metro Toronto $	Toronto $	East York $	York $	North York $	Scar-borough $	Etobi-coke $
Males 15+ with Income								
Average	1980	26,220	25,441	24,363	21,848	27,753	25,860	28,406
	1985	25,834	26,442	23,581	21,092	26,811	24,707	27,308
Median	1980	22,536	19,584	22,349	20,679	23,163	24,760	24,908
	1985	20,681	18,526	20,397	18,639	20,864	22,706	23,126
Females 15+ with Income								
Average	1980	14,467	15,640	15,118	13,135	14,251	13,294	14,397
	1985	15,415	16,750	15,608	14,187	15,182	14,234	15,299
Median	1980	12,139	12,354	13,391	11,029	12,029	11,869	12,340
	1985	12,473	12,646	13,315	11,467	12,194	12,440	12,875
Both								
Average	1980	20,415	20,570	19,551	17,555	21,105	19,726	21,365
	1985	20,595	21,566	19,362	17,613	20,963	19,499	21,289
Median	1980	17,400	15,991	17,686	15,916	17,601	18,467	18,756
	1985	16,554	15,568	16,650	15,026	16,504	17,601	17,989
Census Families								
Average	1980	43,811	43,066	39,429	36,000	46,033	42,807	47,210
	1985	44,841	46,625	39,557	36,198	46,631	42,611	47,501
Median	1980	38,080	34,124	35,877	33,117	39,109	40,604	42,091
	1985	37,631	35,066	34,761	32,178	37,839	39,806	41,190

Source: Census of Canada, 1981 and 1986.

Among females both average and median incomes increased; average income increased from $14,467 to $15,415 and median income increased from $12,139 to $12,473 in constant (1985) dollar terms. The highest median income among females was in the Borough of East York, at $13,315, and the lowest was in the City of York, at $11,467.

The contrast between the experiences of men and women can be explained by two factors; in 1984 and 1985 the Guaranteed Income Supplement (G.I.S.) and GAINS (A) benefits to the elderly were increased by an amount substantially above the rate of inflation, which would benefit women more as they are disporoportionately

represented among the elderly and especially the elderly poor; secondly, throughout the 1980's female labour force participation rates have been increasing at the same time as they have been falling among men.

Table 37 compares male and female income distributions for Metro as a whole, and aggregated into the inner three and outer three municipalities. It shows, as is well known, that women are more concentrated in the lower part of the income distribution. It also shows that the distinctions between the inner three and outer three municipalities are no longer as dramatic as in years past, as the distributions for the two areas are roughly comparable. A greater proportion of men in the inner three municipalities are in the lowest three income groups, compared with the outer three municipalities. The opposite is true of the outer three municipalities; a greater proportion of men are in the upper three income groups. A greater proportion of women in the inner three municipalities are in the upper three

Table 37

Individuals with Income

Males 15+	Metropolitan Toronto Number	Metropolitan Toronto Per Cent	Inner Three Number	Inner Three Per Cent	Outer Three Number	Outer Three Per Cent
<$5,000	105,625	13.1	42,345	13.3	63,270	13.0
$5,000 - 9,999	99,165	12.3	46,165	14.5	53,005	10.9
$10,000 - 14,999	91,485	11.4	41,185	13.0	50,290	10.3
$15,000 - 19,999	89,195	11.1	37,350	11.8	51,849	10.6
$20,000 - 24,999	89,745	11.1	35,195	11.1	54,560	11.2
$25,000 - 24,999	84,125	10.4	29,910	9.4	54,215	11.1
$30,000 - 34,999	69,110	8.6	22,770	7.2	46,345	9.5
$35,000+	176,760	22.0	62,645	19.7	114,115	23.4
Total	805,205	100.0	317,565	100.0	487,640	100.0

Females 15+	Metropolitan Toronto Number	Metropolitan Toronto Per Cent	Inner Three Number	Inner Three Per Cent	Outer Three Number	Outer Three Per Cent
<$5,000	160,990	19.8	58,135	17.8	102,860	21.1
$5,000 - 9,999	174,975	21.5	74,490	22.9	100,480	20.6
$10,000 - 14,999	132,015	16.2	53,575	16.4	78,440	16.1
$15,000 - 19,999	118,260	14.5	43,400	13.3	74,860	15.3
$20,000 - 24,999	86,765	10.7	32,795	10.1	53,970	11.0
$25,000 - 24,999	51,935	6.4	21,015	6.5	30,925	6.3
$30,000 - 34,999	33,700	4.1	14,680	4.5	19,025	3.9
$35,000+	55,790	6.9	27,695	8.5	28,090	5.8
Total	814,430	100.0	325,785	100.0	488,470	100.0

Source: Census of Canada, 1986.

income groups than in the outer three municipalities, whereas roughly the same proportion are in the lowest three income groups in both the inner and outer three municipalities.

Among families, another disturbing trend has emerged. Between 1980 and 1985 average census family incomes increased in real terms at the same time as median incomes fell, indicating that the income distribution became more skewed, with increases in the number of families at the top and bottom ends of the income distribution, and decreases in the number of families in the middle. This was true of every municipality in Metropolitan Toronto with the exception of the City of Toronto, where both average and median incomes increased. The range of family incomes went from $32,178 in the City of York, to $41,190, in Etobicoke.

Incomes and the "Declining Middle"

In recent years the possibility of a "declining middle" in the income distribution has been the subject of much research and debate. This possibility has been linked to technological change and economic restructuring which, the argument goes, have led to the creation of two kinds of jobs; very low and high wage occupations. At the same time, the jobs which are being lost in manufacturing industries, are more concentrated in the middle of the income distribution, resulting in a more polarised income distribution.

A recent study for Statistics Canada provides some support for this hypothesis.[4] The study found evidence of a "declining middle" of the earnings distribution in terms of hourly wages but perhaps surprisingly, found that most of the changes could not be accounted for by the traditional explanations: a shift of employment towards service industries and changes in the occupational distribution. Instead, the study concluded that most of the observed change was due to an economy-wide decline in wages paid to young workers, irrespective of industry or occupation.

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[4] Myles, J., G. Picot and T. Wannell, "Wages and Jobs in the 1980's: Changing Youth Wages and the Declining Middle," Statistics Canada, Analytical Studies Branch, Research Paper Series, No. 17 July 1988.

The Census also provides some limited support for this hypothesis. Between 1980 and 1985 average individual employment incomes in Ontario increased, while the median decreased. Although there were gains in the proportion of people earning over $30,000 per year, accounting for the increase in the average, there were declines in the proportion earning between $10,000 and $30,000 and gains in the proportion earning under $10,000 per year. This shift is illustrated in Figure 5. The limitation of the Census data are that they do not control for the number of hours or weeks worked in a year.

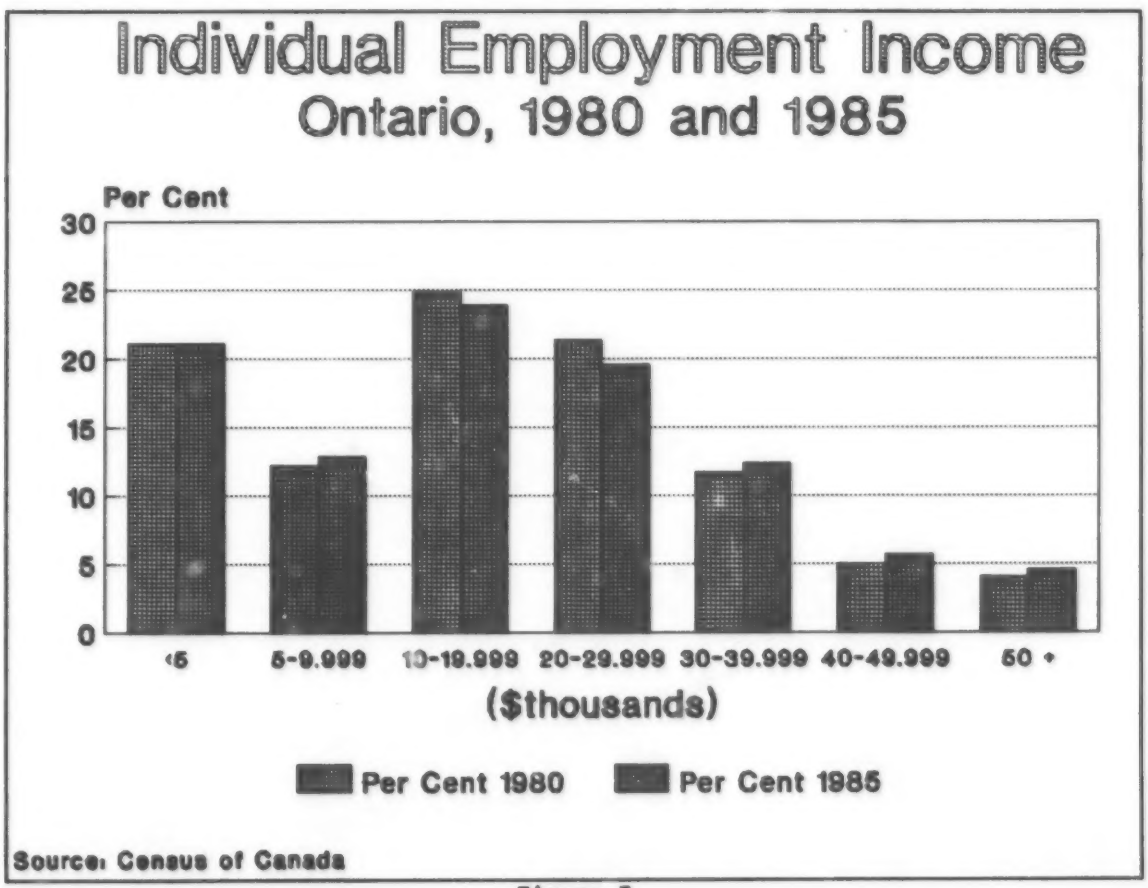

Figure 5

A similar phenomenon is occurring in Metropolitan Toronto; the average individual income increased marginally from $20,415 to $20,595, in constant (1985) dollars, between 1980 and 1985. At the same time the median fell from $17,400 to $16,554, as was shown previously in Table 37, indicating that the income distribution became increasingly skewed over the period.

VI Poverty in Metropolitan Toronto

In the foregoing we have highlighted increasing disparities in earned incomes among working Torontonians, the continued endurance of high levels of unemployment amongst some groups as well and the still increasing proportion of families with children headed by lone parents. In light of these trends and the uneven impact of economic recovery in the Greater Toronto Area, it does not seem paradoxical that the incidence of official poverty continues at the same or higher levels than have been witnessed for many years. The purpose of this final chapter of A Social Report for Metro, 1988 is to explore aspects of poverty in Metropolitan Toronto among families and individuals, and among two groups particularly vulnerable to poverty: the elderly and lone parents.

6.1 Families and Individuals in Poverty

In 1980 and 1985 the incidence of low income[1] among economic families[2] in Metropolitan Toronto remained constant, at slightly over 13 per cent (see Table 38). The number of economic families in Metropolitan Toronto below the poverty line increased 2.6 per cent between 1980 and 1985, to 75,180. In Ontario as a whole the overall incidence of poverty declined marginally from 11.4 per cent to 11.0 per cent. In the province as a whole, the number grew faster; from 261,255 to 270,745, or 3.6 per cent. The incidence of low income fell in the province as a whole, because the total number of economic families in the province grew more rapidly than in Metropolitan Toronto.

As with many indicators explored in this publication, changes are taking place across Metro which belie the apparent stability. While Table 38 shows that the overall incidence of poverty among economic families remained at about the same

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[1] The Low Income Cut-off (LICO), established by Statistics Canada, is set at a level where a family spends, on average, 58.5 per cent or more of its gross income on the basic necessities: food, clothing and shelter.

[2] An economic family differs from a census family in that a census family contains only husbands and wives or lone parents, and their never married children, regardless of age, living in the same dwelling. An economic family is defined as a group of two or more persons living in the same dwelling and are related to each other by blood, marriage or adoption.

Table 38

Economic Families Below the Statistics Canada Low Income Line in Metropolitan Toronto, 1970, 1980 and 1985

	Metro Toronto	Inner Three	Outer Three	Toronto	York	East York	North York	Scar-borough	Etobi-coke	Ontario
Total Economic Families										
1970	517,275	229,590	287,685	161,290	38,130	30,170	130,395	84,015	73,275	
1980	555,130	201,540	353,590	137,455	35,670	28,415	150,765	119,415	83,410	2,284,840
1985	572,300	205,080	367,225	141,345	35,960	27,775	150,775	131,160	85,290	2,455,335
Economic Families with Low Income										
1970	69,540	41,920	27,625	32,965	5,635	3,320	12,930	8,515	6,180	
1980	73,280	32,455	40,825	23,640	5,645	3,170	19,510	13,390	7,930	261,255
1985	75,180	32,245	42,935	23,365	5,605	3,275	19,455	15,305	8,175	270,745
Per Cent Change										
1970 - 1980	5.4%	-22.6%	47.8%	-28.3%	0.2%	-4.5%	50.9%	57.3%	28.3%	
1980 - 1985	2.6%	-0.6%	5.2%	-1.2%	-0.7%	3.3%	-0.3%	14.3%	3.1%	3.6%
Distribution										
1970	100.0%	60.3%	39.7%	47.4%	8.1%	4.8%	18.6%	12.2%	8.9%	
1980	100.0%	44.3%	55.7%	32.3%	7.7%	4.3%	26.6%	18.3%	10.8%	
1985	100.0%	42.9%	57.1%	31.1%	7.5%	4.4%	25.9%	20.4%	10.9%	
Incidence										
1970	13.4%	18.3%	9.6%	20.4%	14.8%	11.0%	9.9%	10.1%	8.4%	
1980	13.2%	16.1%	11.5%	17.2%	15.8%	11.2%	12.9%	11.2%	9.5%	11.4%
1985	13.1%	15.7%	11.7%	16.5%	15.6%	11.8%	12.9%	11.7%	9.6%	11.0%

Unattached Individuals Below the Statistics Canada Low Income Line in Metropolitan Toronto, 1970, 1980, 1985

Total Unattached Individuals										
1970	222,240									
1980	283,990	173,240	110,745	137,855	18,670	16,520	50,250	32,375	27,850	831,905
1985	317,255	189,935	127,315	150,700	20,905	18,330	57,770	37,995	31,550	944,875
Low Income Unattached										
1970	79,095									
1980	95,485	58,785	36,700	47,200	7,100	4,465	16,140	12,335	8,225	295,285
1985	107,370	65,925	41,450	53,015	7,895	5,015	18,925	13,415	9,110	314,795
Per Cent Change										
1970 - 1980	20.7%									
1980 - 1985	12.4%	12.1%	12.9%	12.3%	11.2%	12.3%	17.3%	8.8%	10.8%	6.6%
Distribution										
1980	100.0%	61.6%	38.4%	49.4%	7.4%	4.7%	16.9%	12.9%	8.6%	
1985	100.0%	61.4%	38.6%	49.4%	7.4%	4.7%	17.6%	12.5%	8.5%	
Incidence of Low Income										
1980	33.6%	33.9%	33.1%	34.2%	38.0%	27.0%	32.1%	38.1%	29.5%	35.5%
1985	33.8%	34.7%	32.6%	35.2%	37.8%	27.4%	32.8%	35.3%	28.9%	33.3%

Source: Census of Canada, 1971, 1981, 1986.

level in 1970, 1980 and 1985, it decreased in the City of Toronto and increased in every other municipality, especially the outer three.

In 1970 the inner three municipalities accounted for 60 per cent of all economic families in poverty; in 1985 they accounted for about 43 per cent. The growth in poverty was especially marked in North York and Scarborough, which accounted for 18.6 and 12.2 per cent of low income families, respectively, in 1970, and 25.9 and 20.4 per cent in 1985.

While the inner three municipalities' share of low income families is declining, it should be emphasized that they still account for a higher proportion of low income families (43 per cent) than of all economic families (36 per cent). Thus the incidence of low income among economic families in the inner three remains much higher than among the outer three municipalities.

The number of unattached individuals living in poverty in Metropolitan Toronto increased dramatically between 1980 and 1985, by 12.4 per cent to 107,370. In the province as a whole the number grew by 6.6 per cent. The overall incidence of poverty among unattached individuals in Metro increased very slightly from 33.6 per cent to 33.8 per cent, while in the province as a whole the incidence of poverty declined from 35.5 per cent to 33.3 per cent.

While poverty among families has shifted somewhat to the three outer municipalities, poverty among unattached individuals remains concentrated in the inner three municipalities, particularly in the City of Toronto. In 1980 61.6 per cent of low income individuals in Metropolitan Toronto lived in the inner three municipalities; it declined marginally to 61.4 per cent for 1985. Although the distribution of low income individuals remained unchanged for the inner three municipalities, among the outer three, interesting changes occurred between 1980 and 1985. The proportion of low income unattached individuals in North York increased from 16.9 per cent to 17.6 per cent and decreased slightly in the other two municipalities, from 12.9 per cent to 12.5 per cent in Scarborough, and from 8.6 per cent to 8.5 per cent in Etobicoke.

Again in contrast to the experience among families, the incidence of poverty among unattached individuals in the City of Toronto increased from 34.2 per cent to 35.2 per cent, and decreased or remained stable in the other inner municipalities. Among the outer three municipalities the incidence of low income increased slightly in North York; from 32.1 per cent to 32.8 per cent, and decreased in Scarborough, from 38.1 per cent to 35.3 per cent, and Etobicoke where it fell from 29.5 per cent to 28.9 per cent.

6.2 Poverty and the Elderly

The extent of poverty among the elderly continues at high levels despite nearly continuous declines in the 1980's. In 1981 the incidence of low income among the elderly in Canada was 27 per cent; by 1987 it had declined to 17 per cent. The extent of low income varies greatly according to the family status of seniors. Among Canadian seniors in families, the incidence of low income in 1987 was 7 per cent; among seniors who were unattached individuals the rate was over 39 per cent, almost 20 per cent greater than for all unattached individuals. In 1987 approximately 83 per cent of the elderly unattached individuals below the low income line were women. It is this fact, as well as the high incidence of low income among lone parent females and the prevalence of women in low income jobs, which has led to the coining of the phrase, "feminization of poverty."

One reason for the decline in the incidence of low income among the elderly is that during the early 1980's government financial assistance to the elderly increased at a faster rate than inflation. Figure 6, below shows percentage changes from year to year in CPP retirement benefits, GAINS (A) Guarantees (which includes O.A.S., G.I.S. and the GAINS (A) payment). These are plotted against year to year percentage changes in the Consumer Price Index for the Toronto region.

In 1981 - 1982 inflation was increasing at about the same rate as the benefits to the elderly. However, the sharp decline in inflation which accompanied the recession in 1982 - 83 was accompanied by increases in Ontario's GAINS benefits, the Guaranteed Income Supplement (G.I.S.), and maintenance of increases in CPP

pension benefits higher than the rate of inflation. Thus the largest drop in elderly female poverty took place over the period 1983 -84 when the incidence of poverty dropped from 60.6 per cent to 51.7 per cent among elderly unattached women. In Figure 6 this coincided with large increases in benefits and low inflation.

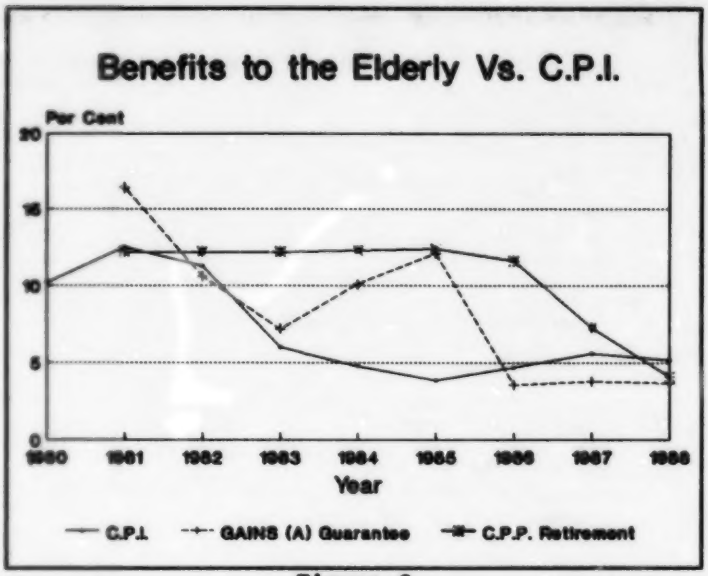

Figure 6

Table 39, below, shows that in percentage terms from 1980 to 1985 - 86 increases in government financial assistance to the elderly have tended to exceed percentage increases in the Consumer Price Index, accounting in large part for the decreases in measured poverty among the elderly.

Table 39 indicates that increases in the O.A.S. and G.I.S., which have tended to exceed inf'ation, dropped markedly in the 1984 to 1986 period. From 1986 onward it has been indexed to the Consumer Price Index. In its May 1985 budget the federal government attempted to reduce indexation of the O.A.S. to 3 per cent less than the increase in the Consumer Price Index; then, under pressure, the governement reinstated indexation to the CPI.

Similarly, increases in the G.I.S. exceeded inflation until 1986 when the rate of increase dropped sharply to the rate of inflation. More recently, the rate of increase in the Canada Pension Plan has also declined, as it too is indexed to the rate of inflation. As the rate of inflation in the Toronto area increases above the national rate, seniors in the Toronto area will increasingly see their benefits eroded in real terms.

Table 39

Government Financial Assistance to the Elderly
(rounded to the nearest dollar)

	1980	1981	1982	1983	1984	1985	1986	1987	1988
	$	$	$	$	$	$	$	$	$
O.A.S.	189	212	237	256	268	278	290	302	312
G.I.S. (max.)	173	213	238	257	288	331	344	359	371
GAINS (A)	44	49	49	49	62	83	83	83	83
O.A.S./G.I.S. Guarantee	363	424	475	512	556	609	634	662	683
GAINS (A) Guarantee	406	473	523	561	618	692	717	745	766
CPP Retirement	244	274	308	345	388	435	486	522	543
Percentage Change:									
	%	%	%	%	%	%	%	%	%
CPI (Toronto)	10.2	12.5	11.3	6.0	4.8	3.9	4.7	5.6	5.2
O.A.S.		11.8	11.9	7.9	4.9	3.8	4.1	4.3	3.1
G.I.S. (max.)		22.7	11.9	7.9	12.3	14.8	4.1	4.3	3.1
GAINS (A)		11.4	.0	.0	26.2	34.5	.0	.0	.0
O.A.S./G.I.S. Guarantee		17.0	11.9	7.9	8.6	9.6	4.1	4.3	3.1
GAINS (A) Guarantee		16.4	10.6	7.2	10.1	12.1	3.6	3.8	2.8
CPP Retirement		12.2	12.2	12.2	12.3	12.4	11.6	7.3	4.1

Poverty among elderly women also results, in part, from a lack of private pensions upon widowhood. Where widow's pensions are received, they are often less than that to which their late husbands were entitled. If a private pension is received by women in their own right, it is likely to be lower because of fewer years of labour force participation and employment in secondary labour market industries which offer inferior pension benefits. Of course, poverty among seniors is not restricted to females, as Figure 7 illustrates, although the rate of poverty among elderly males is far below that of elderly females. As Canadians retire, they are retiring at pensions which are superior to those of

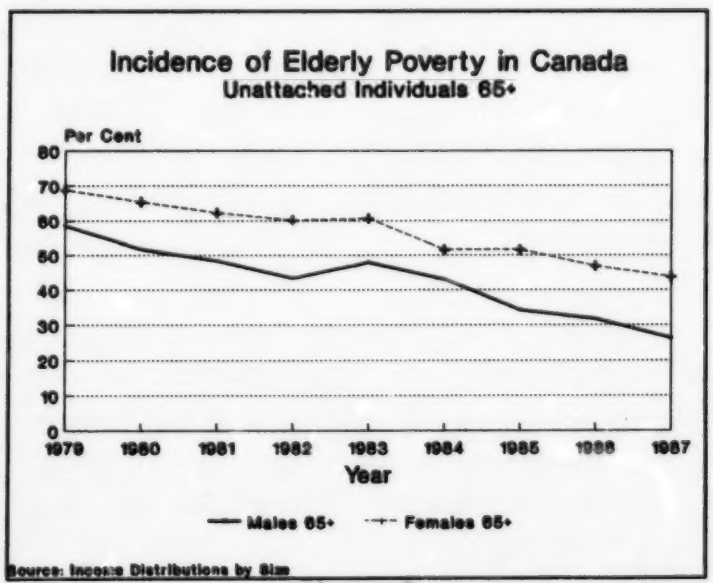

Figure 7

their predecessors, a trend that should continue in the future.

6.3 Lone Parents

Lone parents, and particularly lone parent females are another group which experience an alarming degree of poverty. Low income among lone parent females is due to the difficulties women with children experience in participation in the labour market, and the lower wages women earn in paid employment. Lone parent families headed by females have increased from 9.9 per cent of all low-income families in Canada in 1979 to 11.6 per cent in 1987.

In 1987 approximately 30 per cent of lone parent families headed by females in Canada had no income earners, forcing them to rely on social assistance. In Ontario this meant living on an income of about 73 per cent of the low - income cut-off[3]. Table 40 shows the approximate maximum amount a single parent on social assistance in Ontario was entitled to in 1987. As Table 41 indicates, over 95 per cent of lone parent families in Canada headed by females with no income earners lived on incomes below the low -income cutoffs in 1987.

Table 40

Amount and Composition of Welfare Benefits, 1987

Family Composition	Source of Income	General Welfare Amount	General Welfare Per Cent	Family Benefits Amount	Family Benefits Per Cent
Single Parent Girl 3 years	Federal Transfers[1]	872.16	9.5	872.16	8.0
	Monthly Benefits	5,964.00	64.7	7,044.00	65.0
	Max. Shelter Allowance	2,592.00	28.1	2,502.00	23.9
	Property and Sales Tax Credits	332.20	3.6	332.20	3.1
	Total Income	9,220.40	100.0	10,840.30	100.0
Single Parent Girl 3, Boy 8	Federal Transfers	1,744.32	14.9	1,744.32	13.5
	Monthly Benefits	6,924.00	59.1	8,136.00	62.9
	Max. Shelter Allowance	2,712.00	23.1	2,712.00	21.0
	Property and Sales Tax Credits	337.80	2.9	337.80	2.6
	Total Income	11,718.12	100.0	12,930.12	100.0
Single Parent Girl 8, Boy 13	Federal Transfers	1,744.32	14.6	1,744.32	13.2
	Monthly Benefits	7,140.00	59.8	8,376.00	63.6
	Max. Shelter Allowance	2,712.00	22.7	2,712.00	20.6
	Property and Sales Tax Credits	337.80	2.8	337.80	2.6
	Total Income	11,934.12	100.0	13,170.12	100.0

[1]Family Allowance and Child Tax Credit.

[3]The National Council of Welfare, Welfare in Canada, The Tangled Safety Net, November 1987.

Table 41

Incidence of Low-Income Among Lone-Parent Families Canada, 1979 - 1987

Family Type	1979	1981	1983	1985	1986	1987
Lone-Parent, Total	49.1	47.8	55.9	56.6	51.3	52.0
Female Lone-Parent	55.4	52.8	59.5	60.4	56.1	56.6
No Earners	95.9	96.8	97.6	94.4	92.5	95.3
One Earner	45.9	41.5	45.9	48.5	43.9	47.4

Source: Statistics Canada, Income Distributions by Size in Canada, 1987.

Note: Estimates for 1987 are not completely consistent with previous years due to a change in population counts and a new weighting procedure, which had the effect of lowering measured low income slightly in most cases.

In 1987 fully 57 per cent of lone parent families in Canada headed by a female live below the low income lines established by Statistics Canada. While this proportion has varied with the level of economic activity it has never fallen below 52 per cent in the 1980's. In the Toronto region the most recent information available on low income comes from the 1986 Census, which looked at 1985 incomes. It indicates that among lone parent economic families headed by females, with only never married children in the household, the incidence of low income was approximately 37 per cent. In addition, an examination of income distributions for female lone parent census families in the Toronto region in Table 42 indicates that almost 34 per cent of such families fell below the low income line established by Statistics Canada for a two person family; 44 per cent fell below the line established for a three person family.

However, Table 42 also shows that a much higher proportion of such families fall below the Budget Guidelines established by the Social Planning Council as necessary to maintain even a modest standard of living in the Toronto area. Between 49 and 60 per cent of female lone parent families fell below this guideline in 1985. Also worthy of note is the fact that poverty among lone parent families headed by males is high, although nowhere near the levels among lone parent females. Table 42 indicates that the incidence of low income among lone parent males was between 15 and 22 per cent in 1985.

Table 42

Comparison of S.P.C. Budget Guidelines, Low Income Lines and Incidence of Poverty Toronto CMA, 1985

Family Type	(1) S.P.C. Budget Guideline (1985)	(2) Per Cent Below S.P.C. Guideline*	(3) Low Income Line	(4) Per Cent Below Low-Income Line*	(5) Lone-Parent Median Family Income
Single Female, 3 year old girl	$20,032	48.6	$13,501	33.5	$20,540
Single Female, 3 year old girl, 8 year old boy	$24,780	60.3	$18,061	44.0	$20,540
Single Female, 3 year old girl, 13 year old boy	$26,689	64.1	$18,061	44.0	$20,540
Single Male, 3 year old girl,	$20,140	25.4	$13,501	15.4	$31,983
Single Male, 3 year old girl, 8 year old boy	$24,874	33.9	$18,061	22.2	$31,983
Single Male, 8 year old girl, 13 year old boy	$26,784	38.1	$18,061	22.2	$31,983

*estimate

Sources: National Council of Welfare, 1988 Poverty Lines;
Census of Canada, 1986;
Social Planning Council, Guides for Family Budgeting, 1987.

Poverty among some lone parent females may be alleviated by the presence of older children who may earn a second (or possibly first) income. The trend towards more older children remaining at home pointed out earlier will have an impact on lone parents as well. In 1986 there were 36,590 lone parent families headed by females with at least one child at home aged 18 years or over.

Welfare Policy and Lone Parents

Considerable changes in welfare policy in recent years has been motivated by an attempt to assist lone parents in the welfare-to-work transition. In a recent article Evans (1988), identifies three strategies to accomplish this: a financial strategy, which tries to create financial incentives to enter the labour market; a service strategy which seeks to improve the employment opportunities of lone parents; and a restrictive strategy which utilizes work requirements and sanctions to enforce compliance.[4]

[4] Evans, P., "Work Incentives and the Single Mother: Dilemmas of Reform," Canadian Public Policy, June 1988.

In reviewing Ontario's experience with the financial and service strategies, Evans found that financial strategies have failed largely because of the limited nature of the incentives and the failure to address the poor employment opportunities available and the lack of affordable child care. Service strategies have only been of limited effectiveness because of a mistaken emphasis on pre-employment services rather than the development of relevant skills.

Although provinces such as Alberta and British Columbia have begun to utilize more restrictive strategies, to date Ontario has not followed suit. In the recent report of the Social Assistance Review Committee (SARC) the idea of "conditional entitlement" to benefits for lone parents was specifically rejected on three grounds: firstly because it was unnecessary, as most lone parents would gladly take part in programs intended to assist them to enter the labour market; secondly, because ultimately the effect of any sanctions would be felt by the children; and thirdly, because sanctions remove the freedom to choose between paid employment and full-time childrearing. Instead, the committee recommended positive incentives such as guaranteed access to subsidized child care for lone parents participating in activities designed to increase their capacity for self-reliance, and service initiatives through what was termed "opportunity planning."

APPENDICES

APPENDIX 1

TORONTO CENSUS METROPOLITAN AREA

1981	CSD Type	1986	CSD Type
Ajax	T	Ajax	T
Aurora	T	Aurora	T
		Beeton*	VL
		Bradford*	T
Brampton	C	Brampton	C
Caledon	T	Caledon	T
East Gwillimbury	T	East Gwillimbury	T
East York	B	East York	B
Etobicoke	B	Etobicoke	C
		Georgina*	TP
		Georgina Island*	R
		Halton Hills*	T
King	TP	King	TP
Markham	T	Markham	T
		Milton*	T
Mississauga	C	Mississauga	C
Newmarket	T	Newmarket	T
North York	C	North York	C
Oakville	T	Oakville	T
		Orangeville*	T
Pickering	T	Pickering	T
Richmond Hill	T	Richmond Hill	T
Scarborough	B	Scarborough	C
		Tecumseh*	TP
Toronto	C	Toronto	C
		Tottenham*	VL
		Uxbridge*	TP
Vaughan	T	Vaughan	T
		West Gwillimbury*	TP
Whitchurch-Stouffville	T	Whitchurch-Stouffville	T
York	B	York	C

* New Additions to the CMA
CSD = Census Subdivision

APPENDIX 2

TORONTO CMA BACHELOR UNITS, AVERAGE RENT AND AFFORDABILITY, 1981 AND 1987 (by zone)

CMHC Zone	Sample Units 1981 No.	Average Rent 1981 $	Per Cent Affordable 1981 %	Sample Units 1987 No.	Average Rent 1987 $	Per Cent Affordable 1987 %	Per Cent Rent Increase 1981 - 1987 %
Zone 1	2,420	303	19.8	5,445	415	52.2	37.0
Zone 2	492	228	93.3	668	345	81.0	51.3
Zone 3	3,797	256	60.3	3,661	375	71.6	46.5
Zone 4	2,480	254	57.8	3,218	384	62.8	51.2
Toronto	9,189	267	50.8	12,999	392	61.7	46.8
Zone 5	160	277	33.1	88	366	84.1	32.1
Zone 6	493	224	95.1	563	313	88.8	39.7
Etobicoke	653	237	79.9	651	320	88.1	35.0
Zone 8 York	1,002	242	71.2	1,018	319	81.8	31.8
Zone 9 East York	887	262	68.3	796	381	67.9	45.4
Zone 7 Scarborough	442	254	67.0	500	385	60.8	51.6
Zone 10	279	290	34.4	148	329	85.1	13.4
Zone 11	447	235	83.0	302	365	59.3	55.3
North York	726	256	64.3	450	353	67.3	37.9
Metro Toronto	12,899	262	56.3	16,414	383	64.5	46.2
Zone 12 Mississauga	526	235	79.1	493	351	74.0	49.4
Zone 15 Oakville	102	212	98.0	140	319	82.0	50.5
Zone 16 Brampton	150	231	88.7	205	382	66.5	65.4
Zone 17	5	190	100.0	0			
Zone 18 Richmond Hill	53	252	66.0	71	360	66.4	42.9
Zone 19	37	170	100.0	59	321	87.7	88.8
Zone 20 Markham	5	214	100.0	0			
Toronto CMA	13,777	260	58.1	17,400	381	65.0	46.5

Source: CMHC Rental Market Survey, April 1981, October 1987.

APPENDIX 2 - cont.

TORONTO CMA ONE BEDROOM UNITS, AVERAGE RENT AND AFFORDABILITY, 1981 AND 1987
(by zone)

CMHC Zone	Sample Units 1981 No.	Average Rent 1981 $	Per Cent Affordable 1981 %	Sample Units 1987 No.	Average Rent 1987 $	Per Cent Affordable 1987 %	Per Cent Rent Increase 1981 - 1987 %
Zone 1	4,608	366	23.3	11,346	538	26.5	47.0
Zone 2	1,521	279	70.0	1,913	440	58.7	57.7
Zone 3	10,758	325	43.5	10,656	473	46.4	45.5
Zone 4	6,119	293	69.3	6,715	496	46.2	69.3
Toronto	23,006	322	48.1	30,630	500	39.8	55.3
Zone 5	4,564	316	41.5	3,997	466	56.0	47.5
Zone 6	2,651	262	87.3	2,996	386	82.3	47.3
Etobicoke	7,215	296	58.4	6,963	432	67.2	45.9
Zone 8 York	4,913	290	65.6	5,939	421	69.3	45.2
Zone 9 East York	7,372	300	56.7	7,342	450	60.1	50.0
Zone 7 Scarborough	9,360	301	65.2	10,090	472	51.0	56.8
Zone 10	7,091	303	61.5	7,014	462	49.0	52.5
Zone 11	9,814	293	62.3	8,133	436	57.3	48.8
North York	16,905	297	62.0	15,147	448	53.5	50.8
Metro Toronto	68,771	306	57.1	76,111	469	50.8	53.3
Zone 12 Mississauga	6,996	293	68.5	8,725	492	46.1	67.9
Zone 15 Oakville	1,007	283	85.8	1,268	465	53.2	64.3
Zone 16 Brampton	1,602	284	72.8	2,745	499	43.9	75.7
Zone 17	6	270	100.0	20	409	86.8	51.5
Zone 18 Richmond Hill	537	296	66.3	468	468	53.8	58.1
Zone 19	434	269	85.8	557	429	59.1	59.5
Zone 20 Markham	341	299	65.6	291	445	39.0	48.8
Toronto CMA	79,694	304	59.0	90,185	472	50.2	55.3

Source: CMHC Rental Market Survey, April 1981, October 1987.

APPENDIX 2 - cont.

TORONTO CMA TWO BEDROOM UNITS, AVERAGE RENT AND AFFORDABILITY, 1981 AND 1987
(by zone)

CMHC Zone	Sample Units 1981 No.	Average Rent 1981 $	Per Cent Affordable 1981 %	Sample Units 1987 No.	Average Rent 1987 $	Per Cent Affordable 1987 %	Per Cent Rent Increase 1981 - 1987 %
Zone 1	1,321	448	20.1	4,508	691	18.2	54.2
Zone 2	556	327	50.9	564	574	31.0	75.5
Zone 3	5,233	401	28.3	5,265	648	29.6	61.6
Zone 4	2,386	353	55.0	2,723	633	39.2	79.3
Toronto	9,496	391	35.2	13,060	657	27.7	68.0
Zone 5	8,942	375	43.6	8,789	565	46.8	50.7
Zone 6	2,449	302	91.9	2,792	465	80.0	54.0
Etobicoke	11,391	359	54.0	11,581	548	55.6	52.6
Zone 8 York	3,267	362	58.1	3,880	508	65.0	40.3
Zone 9 East York	4,742	357	60.6	4,645	515	55.0	44.3
Zone 7 Scarborough	13,077	345	65.3	13,628	550	51.9	59.4
Zone 10	9,615	358	61.8	10,660	577	42.3	61.2
Zone 11	12,333	341	67.8	10,516	516	57.7	51.3
North York	21,948	348	65.2	21,176	547	49.9	57.2
Metro Toronto	63,921	357	58.1	67,970	564	48.2	58.0
Zone 12 Mississauga	9,955	353	61.8	12,423	594	43.1	68.3
Zone 15 Oakville	1,692	328	81.4	2,270	565	54.8	72.3
Zone 16 Brampton	2,336	337	67.5	4,624	607	36.1	80.1
Zone 17	7	290	100.0	54	485	87.2	67.2
Zone 18 Richmond Hill	716	343	71.3	634	553	54.3	61.2
Zone 19	1,096	337	64.6	1,184	504	58.3	49.6
Zone 20 Markham	502	332	82.2	347	488	76.1	47.0
Toronto CMA	80,225	355	59.7	89,506	569	47.4	60.3

Source: CMHC Rental Market Survey, April 1981, October 1987.

APPENDIX 2 - cont.

TORONTO CMA 3+ BEDROOM UNITS, AVERAGE RENT AND AFFORDABILITY, 1981 AND 1987
(by zone)

CMHC Zone	Sample Units 1981 No.	Average Rent 1981 $	Per Cent Affordable 1981 %	Sample Units 1987 No.	Average Rent 1987 $	Per Cent Affordable 1987 %	Per Cent Rent Increase 1981 - 1987 %
Zone 1	136	510	0.0	449	1,087	4.3	113.1
Zone 2	20	357	100.0	18	621	22.4	73.9
Zone 3	665	464	27.6	822	1,167	14.9	151.5
Zone 4	118	422	44.8	236	781	7.8	85.1
Toronto	939	463	27.3	1,525	1,077	11.0	132.6
Zone 5	3,700	435	38.7	3,663	707	36.1	62.5
Zone 6	156	378	92.0	212	536	81.3	41.8
Etobicoke	3,856	432	40.9	3,875	697	38.6	61.3
Zone 8 York	518	421	59.8	545	570	71.1	35.4
Zone 9 East York	918	431	39.4	1,007	670	59.7	55.5
Zone 7 Scarborough	2,624	408	64.2	2,566	659	47.4	61.5
Zone 10	3,103	417	58.2	3,476	653	38.9	56.6
Zone 11	3,300	403	67.0	2,479	629	44.5	56.1
North York	6,403	410	62.7	5,955	643	41.2	56.8
Metro Toronto	15,258	420	53.8	15,473	702	40.9	67.1
Zone 12 Mississauga	2,160	411	60.3	2,329	697	40.4	69.6
Zone 15 Oakville	303	398	76.9	421	727	27.2	82.7
Zone 16 Brampton	509	368	90.5	881	717	23.4	94.8
Zone 17	0		0.0	7		0.0	
Zone 18 Richmond Hill	78	437	46.2	65	759	0.0	73.7
Zone 19	232	401	0.0	889	660	12.3	64.6
Zone 20 Markham	44	388	82.7	29	530	97.0	36.6
Toronto CMA	18,584	417	56.1	20,094	700	38.7	67.9

Source: CMHC Rental Market Survey, April 1981, October 1987.

APPENDIX 3

METROPOLITAN TORONTO CMHC ZONE BOUNDARIES

	Zone	North	East	South	West
1	Toronto-Central	CPR Line	Don River & City Limits	Lake	Bathurst
2	-East	City Limits	City Limits	Lake	Don River
3	-North	City Limits	City Limits	CPR Line	City Limit & Bathurst
4	-West	City Limits	Bathurst St	Lake	City Limits
5	Etobicoke South	Bloor St W	City Limits	Lake	City Limits
6	-Central	Hwy 401	City Limits	Bloor St. W	City Limits
7	-North	Steeles Ave	City Limits	Hwy 401	City Limits
8	York City				
9	East York				
10	Scarborough-Central	Hwy 401	Brimley Rd & McCowan Rd	Lake	City Limits
11	-North	Steeles Ave	City Limits	Hwy 401	City Limits
12	-East	Hwy 401 & Twyn R.	City Limits	Lake	Brimley Rd & McCowan Rd
13	N. York-South	Hwy 401	City Limits	City Limits	Yonge St
14	-NE	Steeles Ave	City Limits	Hwy 401	Yonge St
15	-SW	Hwy 401	Yonge St. & City Limits	City Limits	City Limits
16	-North	Steeles Ave	Yonge St	Hwy 401	Dufferin St & Allen Exp
17	-NW	Steeles Ave	Dufferin St &	Hwy 401	Humber R

APPENDIX 4

CITY OF TORONTO - WARD BOUNDARIES (PRE-1988)

Ward #	North	East	South	West
1	City boundary	Parkside Dr.	Lake Ontario	City boundary
2	Bloor St.	Dufferin St.	Lake Ontario	Parkside Drive
3	City boundary	Ossington Ave.	Bloor St.	CNR Line
4	Bloor St.	Palmerston Ave.	Lake Ontario	Dufferin Street
5	St. Clair Ave.	Yonge St.	Bloor St.	Ossington Ave.
6	Bloor St.	Sherbourne St.	Lake Ontario	Palmerston Ave.
7	Don Valley Pkwy.	Logan Ave./ Cherry St.	Lakeshore Blvd./ Lake Ontario	Sherbourne St. Logan Ave.
8	City boundary	Coxwell Ave.	Lake Ontario	Cherry Street
9	City boundary	Victoria Pk. Ave.	Lake Ontario	Coxwell Ave.
10	City boundary	City boundary	Don Valley Pkwy./ Bloor St.	Yonge St.
11	City boundary	Yonge St.	St. Clair Ave.	City boundary

APPENDIX 5

-TORONTO REAL ESTATE BOARD - REAL ESTATE DISTRICT BOUNDARIES

Zone	North	East	South	West
Central				
C-1	Bloor St.	Yonge St.	Lake Ontario	Dufferin St.
C-2	St. Clair Ave.	Yonge St.	Bloor St.	Dufferin St.
C-3	Eglinton Ave.	Yonge St.	St. Clair Ave.	Dufferin St.
C-4	Lawrence Ave.	Yonge St.	Eglinton Ave.	Dufferin St.
C-5	Hwy. 401	Yonge St.	Lawrence Ave.	Dufferin St.
C-6	Steeles Ave.	Don River	Hwy. 401	Dufferin St.
C-7	Steeles Ave.	Yonge St.	Don River	Dufferin St.
C-8	Bloor St.	Don Valley Pkwy.	Lake Ontario	Yonge St.
C-9	St. Clair Ave.	Don Valley Pkwy.	Lake Ont.	Yonge St.
C-10	Lawrence Ave.	Bayview Ave.	St. Clair Ave.	Yonge St.
C-11	Eglinton Ave.	Don Valley Pkwy.	Don Valley Pkwy.	Bayview Ave.
C-12	Hwy. 401	Leslie St.	Eglinton Ave.	Yonge St.
C-13	Hwy. 401	Don Valley Pkwy.	Eglinton Ave.	Leslie St.
C-14	Steeles Ave.	Bayview Ave.	Hwy. 401	Yonge St.
C-15	Steeles Ave.	Don Valley Pkwy.	Hwy. 401	Bayview Ave.
West				
W-1	Bloor St.	Dufferin St.	Lake Ontario	Humber River
W-2	St. Clair Ave.	Dufferin St.	Bloor St.	Humber River
W-3	Eglinton Ave.	Dufferin St.	St. Clair Ave.	Humber River
W-4	Hwy. 401	Dufferin St.	Eglinton Ave.	Humber River
W-5	Steeles Ave.	Dufferin St.	Hwy. 401	Humber River
W-6	Q.E.W.	Lake Ontario	Lake Ontario	Etobicoke Creek
W-7	Bloor St.	Humber River	Q.E.W.	Etobicoke Creek
W-8	Eglinton Ave.	Humber River	Bloor St.	Etobicoke Creek
W-9	Belfield Rd.	Humber River	Eglinton Ave.	Indian Line
W-1	Steeles Ave.	Humber River	Belfield Rd..	Indian Line
East				
E-1	Danforth Ave.	Coxwell Ave.	Lake Ontario	Don Valley Pkwy.
E-2	Danforth Ave.	Victoria Park Ave.	Lake Ontario	Coxwell Ave.
E-3	Eglinton Ave.	Victoria Park Ave.	Danforth Ave.	Don Valley Pkwy.
E-4	Hwy. 401	Midland Ave.	Eglinton/Lawrence	Don Valley Pkwy.
E-5	Steeles Ave.	Brimley Rd.	Hwy. 401	Don Valley Pkwy.
E-6	St. Clair Ave.	Brimley Rd.	Lake Ontario	Victoria Pk. Ave.
E-7	Lawrence Ave.	Midland Ave.	St. Clair Ave.	Victoria Pk. Ave.
E-8	Lawrence Ave.	Highland Creek	Lake Ontario	Midland/Brimley
E-9	Hwy. 401	Morningside Ave.	Lawrence Ave.	Midland/Brimley
E-10	Hwy. 401	Rouge River	Lawrence Ave.	Morningside Ave.
E-11	Steeles Ave.	Pickering Twp. Line	Hwy. 401	Brimley Rd.
E-12	Hwy. 401	Brock Rd.	Lake Ontario	Rouge River
E-13	Steeles Ave.	Brock Rd.	Hwy. 401	Pickering Twp. Line